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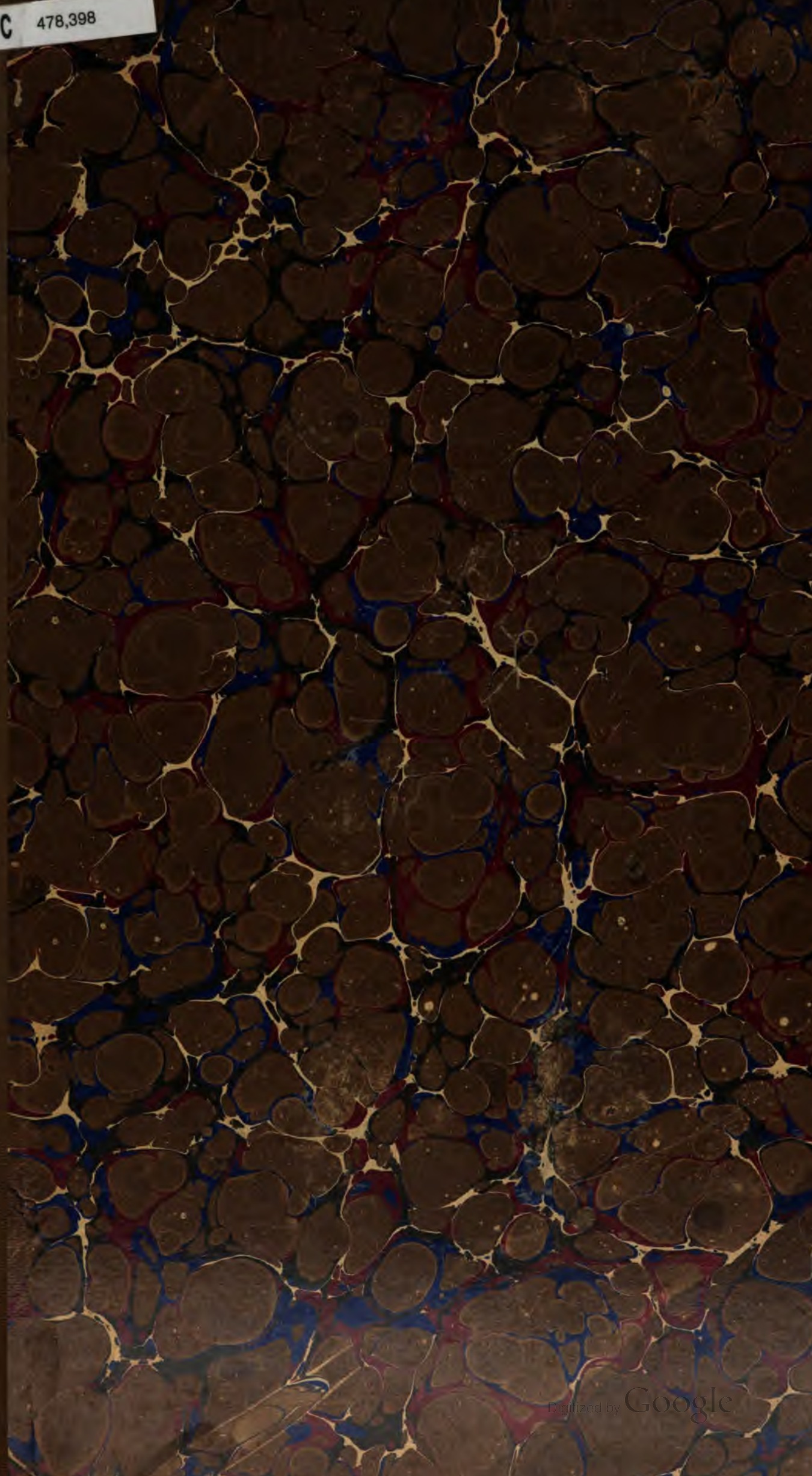
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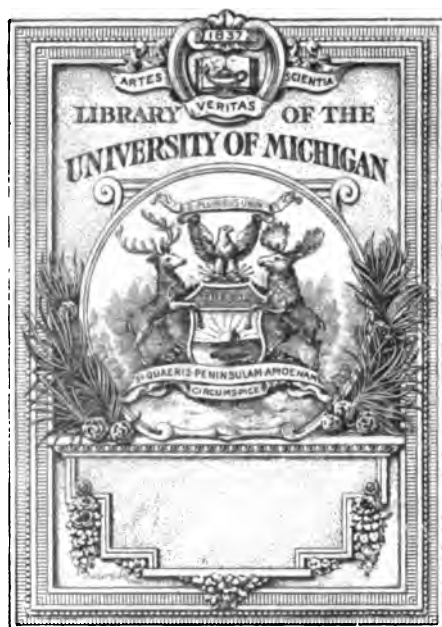
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ACCOUNTS AND PAPERS:

SIXTY VOLUMES.

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TRADE, & c.—*continued*.

BUILDING SOCIETIES ;
CONTAGIOUS DISEASES (ANIMALS) ;
LIFE ASSURANCE COMPANIES.

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FIFTH ANNUAL REPORT

BY THE

CHIEF REGISTRAR OF FRIENDLY SOCIETIES

OF THE

PROCEEDINGS OF THE REGISTRARS

UNDER THE

BUILDING SOCIETIES ACTS;

WITH AN ABSTRACT OF THE

ANNUAL ACCOUNTS AND STATEMENTS OF SOCIETIES,

For the Year 1899.

PART I.

R E P O R T.

(Presented pursuant to Section 27 of the Building Societies Act, 1894.)

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FIFTH ANNUAL REPORT
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PART I.
REPORT.

I.—UNINCORPORATED SOCIETIES.

SEVENTY-SEVEN unincorporated Societies, that is Benefit Building Societies which were certified under the Act of 1836 before the 31st December 1856, and have not been incorporated under the Acts of 1874 to 1894, still remain on the Register. All the Societies established after 31st December 1856 have either become incorporated or have ceased to have any legal constitution, the Act of 1836 having been wholly repealed with regard to them. The distribution of the 77 Societies in counties is shown by the following statement :—

COUNTY.	Number of Societies remaining on the Register.	Number of Societies furnishing Accounts.	COUNTY.	Number of Societies remaining on the Register.	Number of Societies furnishing Accounts.
Bedford - . -	1	—	London - . -	7	7
Buckingham - . -	1	—	Middlesex - . -	2	2
Cambridge - . -	1	1	Norfolk - . -	1	1
Chester - . -	2	2	Northampton - . -	4	3
Derby - . -	2	2	Oxford - . -	1	1
Devon - . -	3	3	Somerset - . -	5	5
Dorset - . -	1	1	Stafford - . -	5	5
Durham - . -	2	2	Suffolk - . -	4	2
Essex - . -	3	3	Surrey - . -	2	2
Gloucester - . -	1	1	Sussex - . -	3	2
Hereford - . -	1	1	Warwick - . -	6	6
Kent - . -	3	3	Worcester - . -	2	2
Lancaster - . -	9	8	York - . -	3	3
Leicester - . -	2	2			
			TOTAL - . -	77	70

The number of members was returned as 51,668, or 771 for each society. The total receipts during the financial year were 20,239,667*l.*, or 293,328*l.* for each society, being 38 times the average of the incorporated societies; but this is accounted for by the exceptional case of a society in London (the Birkbeck), the receipts of which are returned as 18,702,797*l.* If that society be omitted, the average income of the other societies falls to 22,273*l.* The combined balance sheets of 69 unincorporated societies for 1898, as compared with those of 74 unincorporated societies for 1897, give the following aggregates:—

—	1897.	1898.	Difference.	
LIABILITIES:—	£.	£.	£.	£.
To holders of shares -	3,139,858	3,257,025	—	inc. 117,167
To depositors and other creditors - - -	8,807,719	10,109,445	—	„ 1,301,726
Balance of undivided profit (71 socs.)	648,017	(65 socs.) 683,783	—	„ 35,766
TOTAL - - - £.	12,595,594	14,050,253		
ASSETS:—				
Balance due on mortgage	3,051,754	3,170,419	inc. 118,665	—
Other assets !- - -	9,543,410	10,879,303	„ 1,335,893	—
Balance deficit - - - (8 socs.)	430	(3 socs.) 531	„ 101	—
TOTAL - - - £.	12,595,594	14,050,253	1,454,659	1,454,659

As this interesting group of old societies increased its business during the year 1898 in every respect, it would seem still to hold the confidence of the public.

There are no unincorporated societies in Wales, Scotland or Ireland.

Section 2 of the Act of 1894 does not apply to unincorporated societies, but the forms prescribed under it were issued to them and were filled up by 52 out of the 70 unincorporated societies, giving the following results:—

COUNTY.	Number having Mortgages exceeding 5,000 <i>l.</i>	Number having Properties one year in possession.	Number having Mortgages one year in arrear.	Amount of Mortgages exceeding 5,000 <i>l.</i>	Amount of Properties one year in possession	Amount of Mortgages one year in arrear.	Remaining Mortgages belonging to the Societies enumerated.
					£.	£.	£.
Cambridge - - - - -	—	1	—	—	97	—	72,758
Chester - - - - -	—	2	1	—	14,305	1,161	24,272
Derby - - - - -	—	—	1	—	—	72	22,042
Durham - - - - -	—	1	2	—	303	555	5,831
Essex - - - - -	1	2	2	5,021	1,670	786	137,682
Hereford - - - - -	—	—	1	—	—	50	2,551
Lancashire - - - - -	—	5	—	—	53,696	—	72,728
London - - - - -	—	4	1	—	12,050	2,271	106,831
Middlesex - - - - -	—	1	—	—	454	—	2,065
Oxford - - - - -	—	1	1	—	15,060	464	11,260
Somerset - - - - -	—	3	3	—	7,994	1,873	54,299
Stafford - - - - -	—	3	1	—	1,140	423	65,338
Suffolk - - - - -	—	1	1	—	1,700	238	3,302
Sussex - - - - -	—	1	—	—	1,175	—	21,962
Warwick - - - - -	—	1	—	—	2,845	—	26,845
Worcester - - - - -	—	1	—	—	925	—	12,446
York - - - - -	1	3	1	42,233	24,185	933	227,986
TOTAL - - -	2	30	15	47,254	137,599	8,826	870,198

Of the 52 societies, 17 had no large mortgages and no properties more than 12 months in possession, or mortgages in arrear. As the total mortgages held by the remaining 35 societies amounted to 1,063,877l., their large mortgages were 4 per cent., their properties in possession were 13 per cent., and their mortgages in arrear 1 per cent. of the whole, so that 82 per cent. of their business was unaffected by these conditions.

Alterations of Rules of Unincorporated Societies.

Eight partial alterations of rules of unincorporated societies were certified and registered in England under the Act of 1836 in the year 1899.

II.—INCORPORATED SOCIETTES.

One society, that had formerly been unincorporated, obtained a Certificate of Incorporation in the year 1899, viz.: the Bath, Somerset, Gloucester, and Wilts Permanent Mutual Benefit Building Society.

Twenty new societies were incorporated in England, viz. :—

COUNTY.	NAME OF SOCIETY.
Essex - - - - -	Essex and Kent Mutual.
Ditto - - - - -	Ilford and District Mutual Terminable.
Ditto - - - - -	Southend-on-Sea (Golding's) Improved Permanent.
Hants - - - - -	17th Ryde.
Herts - - - - -	Barnet (Golding's) Improved Permanent.
Ditto - - - - -	City of St. Albans (Golding's) Improved Permanent.
Ditto - - - - -	Hemel Hempsted (Golding's) Improved Permanent.
Kent - - - - -	Dartford and District Mutual.
Lancaster - - - - -	Bootle and Litherland Economic.
Ditto - - - - -	4th John of Gaunt Terminable Mutual Benefit.
Ditto - - - - -	2nd Liverpool Victoria Economic.
Ditto - - - - -	4th Lamb Inn.
London - - - - -	14th Bow and Bromley Benefit.
Ditto - - - - -	Lambeth Prudential.
Ditto - - - - -	Shepherds Bush and General Benefit.
Notts - - - - -	Amalgamated Society of Carpenters and Joiners Nottingham Permanent.
Sussex - - - - -	Brighton, Hove, and Preston Mutual Benefit, No. 14.
Ditto - - - - -	Chichester and West Sussex (Golding's) Improved Permanent.
Warwick - - - - -	Erdington Permanent.
Wilts - - - - -	North Wilts Equitable.

Of these 20 societies, 9 were permanent (five being on the plan devised by a Mr. Golding) and the remainder terminable, 5 of these being in continuation of an existing series of terminable societies.

Four new societies were registered in Scotland, viz. :—

COUNTY.	NAME OF SOCIETY.
Edinburgh - - - - -	New Edinburgh Investment.
Lanark - - - - -	Burnbank Economic.
	Second Wishaw and District Economic.
	Third Govanhill Economic.

Two new societies were incorporated in Ireland, viz. :—

Londonderry Modern Terminating. Omagh Terminable.

Alterations of Rules.

In England, 130 partial alterations and 26 complete alterations were registered. In Scotland, 5 partial alterations and 1 complete alteration. In Ireland, 10 partial and 2 complete alterations of rules were registered.

Changes of Name.

Two societies in England and one in Scotland registered changes of name.

Dissolutions.

In England—

- 56 instruments of dissolution ;
- 40 notices of commencement of dissolution otherwise than by instrument ;
- 96 notices of termination of dissolution ;
- 12 notices of proceedings in winding up ;

204 were registered.

In Scotland—

- 16 societies were dissolved by instrument ;
- 1 terminated according to rules ;
- 1 society was voluntarily wound up.

18

In Ireland, one notice of termination of dissolution was registered.

Unions and Transfers of Engagements.

In England 8 societies gave notice of union, and two societies transferred engagements to others.

Disputes.

Nine disputes were settled in England and one in Ireland.

The following are particulars of the English cases :—

1. Reduction of Shares.

On 24th September 1896 an alteration of rule (No. 67) was made giving the directors power “to negotiate with any member for the sale to such member of any property in hand on the terms that at least one half the purchase price shall be paid by the member in cash, and the remainder in share money, whether under notice of withdrawal or not, and in such manner as the Board shall consider expedient.” Mr. William Smith had 13 shares, on each of which 50*l.* was credited. He bought property for 650*l.*, of which he paid 325*l.* in cash, and endorsed on each of his share certificates the following acknowledgment:—“1897, March 1. I, the within named William Smith, hereby acknowledge that by virtue of Rule 67 of the within named society as altered by special resolution of the society, dated 24th September 1896, I have this day received of the society (in account by their crediting me to this extent on a purchase of property from them) the sum of 25*l.*, part of the within mentioned share money.—WM. SMITH.”

On 5th November 1897 an alteration of rule (No. 38) was made, providing that “the amount due from the society to each member on the registers on the 1st day of July 1896 in respect of each share, whether paid up or subscription, shall be deemed to be and taken as 60 per cent. of the net amount credited in the books of the society to each such share.” Under this rule the society credited Mr. Smith as on the 6th July 1896 with 30*l.* per share, leaving to his credit after the deduction of the 25*l.* per share on the 1st March 1897 only 5*l.* per share. Mr. Smith claimed that he should be credited with 15*l.* per share, being 60 per cent. of the net amount credited to the share in the books of the society after deduction of the 25*l.* credited on the purchase of property. He attended the meeting of 5th November 1897 and voted against the new rule, and did not contend that the rule was not applicable to him to the extent of the remaining half shares held by him. Held, that if the rule applied to him at all, it applied to his shares as they stood on the register on the 1st July 1896, and therefore, that the society were right. Mr. Smith to pay 1*l.* fee for the award, but not the other costs of the society.—*Smith v. Richard Green Building Society*—Hearing, 19th December 1898 ; award, 19th January 1899. Mr. Poyser, instructed by Messrs. Brighten and Lemon, for the society ; Mr. Smith in person.

2. Withdrawal.

By the rules of the society “withdrawals shall be repaid only from sums received from repayments made subsequent to the notice of withdrawal on advances by ballot.” The society contended that this applied only to ballots made subsequent to the notice,

but their solicitor was unable to support the contention at the hearing. Held that all repayments made subsequent to the notice of withdrawal on advances by ballot are available for withdrawals, whether the advances were made before or after the notice of withdrawal. Award accordingly.—*Evans and Lake v. Carnarvon and District Perfect Thrift Building Society*. Hearing, 31st January 1899; award, 1st February.

3. Withdrawal.

The Queen Building Society, having sustained losses, passed in 1885 a rule dividing its capital into preferred and deferred shares. The Registrar at that time thinking that such a rule would be *ultra vires* unless the consent of the shareholder was given in each case, declined to register the rule unless the division were made optional. Some shareholders did not take any steps in the matter, and accordingly their shares were not divided. The preferred shares having been nearly paid off, the question arose what was the position of these shareholders. Mrs. Emma Ogden, one of their number, gave notice of withdrawal on 13th January 1899, and submitted that question to the Registrar. The society offered, and counsel for Mrs. Ogden accepted, that she should be put in the same position as if she had applied to have her shares divided. Award accordingly. No costs.—*Ogden v. Queen Building Society*. Hearing, 23rd June 1899; award, 24th June. Mr. Walters, instructed by Mr. Watson, for the claimant; Mr. Woodhouse, secretary, for the society.

4. Withdrawal.

The society made an advance by ballot to C. in October 1898. On 4th January 1899, M., an unadvanced shareholder, gave notice of withdrawal. On 13th January C. applied to the society to transfer his mortgage to another property, but being desirous of obtaining an immediate discharge, paid the balance due, upon condition that it should be readvanced to him on his giving six months' notice. By the rules, repayments made subsequent to a notice of withdrawal on an advance by ballot are to be applied to pay withdrawals. M. claimed that the 338*l.* paid by C. should be so applied. The society consented to apply so much of it as would be current repayment of the advance, but contended that they must keep the remainder at C.'s disposal. C. gave the six months' notice on 28th July 1899. Held that the society was bound by its undertaking with C. to readvance him the money, and that the money could not therefore be applied to pay withdrawing members until the conditions upon which it was received had been complied with. Award accordingly.—*Maywhort v. Crewe and District Perfect Thrift Building Society*. Hearing, 4th August 1899; award, 5th August.

5. Advance.

Rule 18 of the society appears to provide three methods of making advances:—

1. In an order determined from the register of members.
2. By payment of premiums according to Table A.
3. By sale by tender.

Methods 2 and 3 are to be used only in the event of an advance under method 1 falling to a vacant number or being surrendered. Table A provides for a payment of a premium of 2*s.* 4*d.* per week per share for the first year and 6*s.* per week per share afterwards "to be made in addition to the repayment of the principal sum advanced" by "members obtaining advances under this Table."

Mr. G. H. Linacre brought an advance of two shares by tender (method 3) at a price of 34*l.*, that is, he received 200*l.*, and paid 34*l.*, the net advance being 166*l.*

By Rule 20, repayment of advances shall commence from the time of making such advances, or as per rule 32, at the rate of 6*l.* per cent. per annum on the amount advanced until the principal sum advanced shall have been repaid.

By Rule 32, "a member obtaining an advance shall pay, in addition to the repayment of the principal sum advanced, 10*s.* per share per annum until such principal sum be repaid, or may elect to pay the total bonus payable under this rule at 6*l.* per share per year previously to commencing repayment of advance as per Rule 20."

The Society claimed these bonuses from Mr. Linacre in addition to the price tendered by him for his advance. Mr. Linacre resisted the claim on the ground that he was not a member "obtaining" an advance within the meaning of the rule. The result of the claim of the society would be that he would either pay 13*l.* a year for 16 $\frac{2}{3}$ years or 12*l.* a year for 19 $\frac{1}{3}$ years in respect of his advance of 166*l.*, while a member who obtained an advance by method 1 would have only the same payments to make in respect of an advance of 200*l.* A member who obtained his advance under Table A

would have to pay 24*l.* for one year and 15*l.* 12*s.* for every year afterwards, which would be much more than the society demands of Mr. Linacre.

The rules of the society are hopelessly obscure and in many respects contradictory; but as they speak of the borrower under Table A as a member obtaining an advance, there appears no ground for the contention that a borrower buying an advance by tender is not a member obtaining an advance. It is true that the words in Rule 18 referring to the payments to be made under Table A exclude a member obtaining an advance under that Table from the operation of Rule 32; but there are no words in any rule excluding a member obtaining an advance by purchase (method 3) from the operation of that rule. Whatever the intention of the framer of Rule 32 may have been, there is no authority for reading into the rule words limiting its operations to members obtaining an advance by method 1.

Mr. Linacre stated in his submission that "the Mortgage Deed provides for the due payment by him of all bonuses and subscriptions due in accordance with the rules of the society," but as the construction of a Mortgage Deed is not a matter that can be determined by the Registrar, this was excluded from consideration.

Held that the claim of the society must be allowed. Mr. Linacre to pay the fee of One pound for the award. Award to be complied with and conformed to within three months.—*Linacre v. 1st Anfield Economic Building Society*. 24th January 1899.

6. Redemption.

A member of a Starr-Bowkett Society, on redeeming his mortgage of two shares, was allowed to transfer to the credit of his repayment account the amount standing to the credit of his subscription account, and a receipt was endorsed on his mortgage. By the rules, he ought to have paid 54*l.* 12*s.* if he desired to remain a member and 34*l.* 12*s.* if he desired to cease to be a member; but it appears that the society had made a practice of disregarding its rules.

By Rule 29, "when the whole of the sum advanced to a member shall be repaid, he shall then pay the balance of his subscriptions at the rate of 10*l.* per annum for each and every share until he shall have paid up 27*l.* 6*s.* for each 100*l.* advanced and which will be returned to the members."

Held, that notwithstanding the redemption of his mortgage, the member is still bound under Rule 29 to pay 20*l.* per annum until he has paid 54*l.* 12*s.*, but that he might relieve himself of that obligation by paying 34*l.* 12*s.* and ceasing to be a member. Award accordingly.—*Burrow v. 1st Camborne and District 747th, Starr-Bowkett Building Society*. Hearing, 24th March 1899. Award, 30th March.

7. Redemption.

On 21st September 1896 Mr. William Walmsley purchased an appropriation, and on 23rd December 1897 he redeemed his mortgage under Rule 31 by "payment of the principal still remaining due, with the proportionate premium due on the advance up to the time of redeeming." By the same rule "all subscriptions on shares upon which a member may have received an advance, either at interest or at premium, may be transferred to the redemption account, paying all legal claims under the mortgage deed and rules, and surrendering his pass book to the society, his membership shall then cease." After having redeemed his mortgage, he claimed from the society repayment of his subscriptions. The society disputed his claim, and relied upon Rule 29, by which "when the whole of the sum advanced to a member shall be repaid, he shall then pay the balance of his subscriptions at the rate of 9*l.* 6*s.* per annum for each and every share or part thereof, until he shall have paid up the whole amount, viz., 27*l.* 6*s.* for each 100*l.* or part thereof advanced, and which will be returned to the member as per Rule 30." Rule 30 relates to the termination of the society.

Held that the option to transfer subscriptions to redemption account must be exercised before the redemption takes place, and must be accompanied by the surrender of the pass book and cessation of membership; and that where this is not done, the member is bound by Rule 29. Award accordingly.—*Walmsley v. Southport and District Equitable Terminating Building Society*. Hearing, 6th September 1899; award, same day.

8. Death.

By Rule 13 of the society's rules, in case of the death of a member . . . after he . . . has been a member for one year at least, if clear on the books at the time of . . . death, . . . the next appropriation shall be deemed to belong to such

member's estate and may be sold by his personal representatives; all subscriptions in full shall be also paid to such member's personal representatives, subject to section 29 of the Building Societies Act 1874. In no case shall a deceased member's appropriation be for more than 400*l.* . . . and if he . . . hold less than four shares in one lot, for the largest lot held.

Francis Lewis died in 1898, having been a member since February 1895. He was clear on the books at the time of his death. He held three shares. Edwin Henry Lewis, his legal personal representative, claimed an appropriation of 300*l.* The society disputed the claim, on the ground that one of the three shares having been taken up on 6th November 1897, only 44 weeks' subscriptions had been paid upon it. The shares, although taken up at different times, appear to be held "in one lot," under the "ballot or purchase number 9."

Held that the limitation to one year relates to the commencement of membership, and not to the date when any particular share was taken up, and that the legal personal representative was entitled to sell the appropriation of 300*l.* claimed by him.—*Lewis v. St. Agnes Perfect Thrift Building Society*. 18th January 1899.

9. Dissolution.

By the instrument of dissolution of a building society, the amount standing to the credit of the members in the books of the society was agreed and declared to be 3,472*l.* 10*s.* 8*d.*, made up of liabilities to shareholders 3,415*l.* 0*s.* 9*d.*, and profit 57*l.* 9*s.* 11*d.* Of this sum, the amount standing to the credit of M. was 2*l.* 2*s.* 1½*d.* The instrument directed that the funds and property of the society shall be appropriated and divided among the members thereof in the proportion of the amount standing to each member's credit in the books of the society. It was stated that the funds and property would not amount to the sums estimated in the instrument, and that there would be a deficiency and not a surplus of profit. M. owed for arrears 7*l.* 0*s.* 6*d.* and for fines 11*s.* 8½*d.*

Held that the agreement and declaration in the instrument of dissolution precluded the trustees from claiming the arrears, but that M. was bound to pay the fines into the funds of the society. On his doing so he would be entitled to $\frac{2 \cdot 10625}{3472 \cdot 53}$ or $\frac{1}{1649}$ of those funds, whatever they might be. Award accordingly.—*Martin v. Hounsell*, trustee of the Bournemouth Perfect Thrift Building Society March 28th 1899.

Annual Statements for 1898.

Part II. of my Fourth Report contained an abstract of the accounts furnished by incorporated building societies in the United Kingdom for the official year ending in the year 1898. The return relates to 2,425 societies, as against 2,514 the previous year. The number of members decreased from 578,705 to 561,206. The total receipts for the year increased from 17,607,682*l.* to 17,981,776*l.*

The following is a comparative statement of liabilities and assets of societies in England and Wales for 1897 and 1898 :—

	1897.	1898.	Difference.	
	£.	£.	£.	£.
LIABILITIES :—				
To holders of shares - - - -	29,619,064	29,409,919	dec. 209,145	—
To depositors and other creditors -	10,802,210	10,989,826	—	inc. 187,616
Balances of profit -	2,425,136	2,484,073	—	inc. 58,937
	42,846,410	42,883,818		
ASSETS :—				
Mortgages - - - - -	38,400,131	38,982,088	inc. 581,957	—
Other assets - - - - -	3,846,661	3,442,664	—	dec. 403,997
Balances deficit -	599,618	459,066	—	dec. 140,552
£.	42,846,410	42,883,818	791,102	791,102

Of the 2,263 societies on the Register in England and Wales, the foregoing abstract gives the particulars relating to 2,219; 31 more are in process of dissolution; and of the remaining 13—7 were incorporated during 1898; 5 have, in 1899, registered notice of termination of dissolution, and the remaining return was received too late to be abstracted.

Of the 2,219 statements, only 1,783 were received within one month after the time allowed by the Statute. The remaining 436 societies had to be reminded of their obligation, and as many as 160 did not make the return until threatened with prosecution.

Of the total number of annual statements received, 671 had to be returned for correction, and 115 requisitions for further information had to be made. Of these 133 required a reminder and 31 a second reminder before the requisite correction or addition was furnished, and 16 societies delayed to furnish the corrected returns until threatened with prosecution.

In 21 cases the auditors accompanied their certificates with special reports or comments referring to irregularities in the account-keeping or the management of the respective societies. An abstract of these observations is given at page 143 of Part II. of my last Report, and is well worthy of consideration.

For Scotland, the returns of 144 societies are given, as against 157 the previous year. The number of members decreased from 43,158 to 39,020; the total receipts diminished from 640,814*l.* to 585,947*l.* The liabilities and assets were as follows:—

	1897.	1898.	Difference.	
	£.	£.	£.	£.
LIABILITIES :—				
To holders of shares - - - -	1,258,211	1,294,700	—	inc. 36,489
To depositors and other creditors -	255,555	227,105	dec. 28,450	—
Balances of profit - - - -	95,719	103,261	—	inc. 7,542
£.	1,609,485	1,625,066	—	—
ASSETS :—				
Mortgages - - - -	1,416,866	1,464,153	inc. 47,287	—
Other assets - - - -	180,753	159,380	—	dec. 21,373
Balances deficient - - - -	11,866	1,533	—	dec. 10,333
£.	1,609,485	1,625,066	75,737	75,737

For Ireland, the returns of 62 societies are given, as against 60 the previous year. The number of members returned decreased from 15,978 to 15,531, and the amount of receipts returned from 476,664*l.* to 453,852*l.* The liabilities and assets were as follows:—

	1897.	1896.	Difference.	
	£.	£.	£.	£.
LIABILITIES :—				
To holders of shares - - - -	621,820	644,803	—	inc. 22,983
To depositors and other creditors -	156,917	207,174	—	inc. 50,257
Balance of profit - - - -	60,981	63,012	—	inc. 2,031
£.	839,718	914,989	—	—
ASSETS :—				
Mortgages - - - -	750,825	832,348	inc. 81,523	—
Other assets - - - -	88,407	82,619	—	dec. 5,788
Balances deficient - - - -	486	22	—	dec. 464
£.	839,718	914,989	81,523	81,523

For the whole of the United Kingdom, the liabilities and assets were :—

	1897.	1898.	Difference.	
LIABILITIES :—	£.	£.	£.	£.
To holders of shares - - - -	31,495,095	31,349,422	dec. 145,673	—
To depositors and other creditors - - - -	11,214,682	11,424,105	—	inc. 209,423
Balances of profit - - - -	2,581,836	2,650,346	—	inc. 68,510
£.	45,295,613	45,423,873	—	—
ASSETS :—				
Mortgages - - - - -	40,567,822	41,278,589	inc. 710,767	—
Other assets - - - - -	4,115,821	3,684,663	—	dec. 431,158
Balances deficient - - - - -	611,970	460,621	—	dec. 151,349
£.	45,295,613	45,423,873	860,440	860,440

It will be observed that in all three parts of the United Kingdom the societies increased their mortgage balances and diminished their other assets during the year 1898, the net increase of capital being 279,609*l*.

It will now be desirable to consider the evidence afforded by the Returns as to the matters required to be stated by the first schedule to the Act of 1894. These are—

Part 1. The aggregate of the present debts in the case of mortgages where the present debt exceeds 5,000*l*. (not including mortgages where the repayments are upwards of 12 months in arrear, or the property has been upwards of 12 months in the possession of the society).

Part 2. The aggregate of the present amounts included in assets in respect of property of any amount, of which the society has been upwards of 12 months in possession.

Part 3. The aggregate of the present debts in the case of every mortgage of any amount, where the repayments are upwards of 12 months in arrear (not including those accounted for in Part 2).

The three parts may be briefly described, subject to the above-mentioned qualifications, as—

1. Large mortgages.
2. Properties in possession.
3. Mortgages in arrear.

Thirty societies (three more than in 1897) return balances due to them on mortgage securities exceeding 200,000*l*., and these are accounted for as follows :—

County.	Name of Society.	Total Mortgages.	Large Mortgages.	Mortgages in Possession.	Mortgages in Arrear.	Other Mortgages.
		£.	£.	£.	£.	£.
York - - -	Leeds Permanent - - - -	1,698,091	166,441	2,650	601	1,528,399
" - - -	Bradford 3rd Equitable - - -	1,424,074	183,250	—	—	1,240,824
London - - -	Temperance Permanent - - -	1,011,021	5,500	14,841	769	989,911
York - - -	Halifax Permanent - - - -	998,309	413,357	11,980	—	572,972
London - - -	National Freehold Land - - -	962,198	182,637	134,959	734	643,868
York - - -	Bradford 2nd Equitable - - -	668,267	40,119	1,580	—	626,568
London - - -	Woolwich Equitable - - - -	632,129	14,266	17,366	—	600,497
Lancaster - - -	Burnley - - - - -	602,967	109,815	39,722	4,887	448,543
Warwick - - -	Birmingham Incorporated - - -	552,162	—	—	—	552,162
Leicester - - -	Leicester Permanent - - - -	508,587	19,927	—	1,414	487,246
York - - -	Leeds Provincial - - - - -	495,072	41,440	19,308	831	433,493
London - - -	4th City Mutual - - - - -	438,544	—	19,193	2,184	412,167
Cumberland - - -	Cumberland Co-operative - - -	376,550	32,539	138,510	1,221	204,280
Stafford - - -	Leek and Moorlands - - - -	369,438	89,001	—	—	280,437
Northumberland - - -	Northern Counties - - - - -	336,613	31,215	18,277	—	287,121
Lancaster - - -	Liverpool Investment - - - -	325,167	62,031	46,143	—	216,993
Glamorgan - - -	Principality - - - - -	324,739	—	1,876	190	322,673
York - - -	Huddersfield Equitable - - -	278,974	—	—	—	278,974
Northumberland - - -	Newcastle-upon-Tyne Permanent - - -	256,519	27,482	1,160	—	227,877
London - - -	Hearts of Oak - - - - -	248,918	—	229	—	248,689
Gloucester - - -	Cheltenham and Gloucestershire - - -	246,485	—	—	—	246,485
Lancaster - - -	Queen's (Manchester) - - - -	229,101	—	207,472	—	• 21,629
Nottingham - - -	Nottingham Permanent - - - -	225,682	24,600	1,605	—	199,477
Gloucester - - -	Bristol West of England - - -	225,420	64,977	7,690	1 769	150,984
York - - -	*Leeds and Holbeck Permanent - - -	220,960	—	—	—	220,960

County.	Name of Society.	Total Mortgages.	Large Mortgages.	Mortgages in Possession.	Mortgages in arrears.	Other Mortgages.
		£	£	£	£	£
York	Bingley, Morton, &c.	220,079	29,072	22,144	—	168,863
"	*Dewsbury and West Riding Permanent.	217,028	—	1,330	—	215,698
London	Perpetual	215,213	10,767	97,565	1,015	105,866
York	Barnsley Permanent	207,602	—	—	—	207,602
London	*Planet	203,173	24,706	6,383	—	172,084
Total of 30 larger societies		14,714,082	1,573,142	811,983	15,615	12,313,342
Add for 2,189 smaller societies		24,268,006	443,555	3,210,240	231,540	20,382,671
		£. 38,982,088	2,016,697	4,022,223	247,155	32,696,013

The three societies marked with an asterisk are those which are added to the list, having increased their mortgage balances to 200,000*l.* during the year. The Temperance Society of London rises to the rank of societies having mortgage balances exceeding 1,000,000*l.*, previously occupied only by the great societies at Leeds and Bradford.

The following is a comparison of the foregoing return with that for 1897:—

	30 Larger Societies.				Smaller Societies.				Total.			
	1898.		1897.		1898.		1897.		1898.		1897.	
	Amount.	Per Cent.	Amount.	Per Cent.	Amount.	Per Cent.	Amount.	Per Cent.	Amount.	Per Cent.	Amount.	Per Cent.
Large Mortgages.	£. 1,573,142	11	£. 1,470,533	11	£. 443,555	2	£. 521,339	2	£. 2,016,697	5	£. 1,991,892	5
Mortgages in Possession.	811,983	5	1,109,221	8	3,210,240	13	3,660,739	15	4,022,223	10	4,769,960	12
Mortgages in Arrear.	15,615	—	67,183	—	231,540	1	265,292	1	247,155	1	332,475	1
Other Mortgages.	12,313,342	84	11,366,872	81	20,382,671	84	19,938,932	82	32,696,013	84	31,305,804	82
Total	14,714,082	100	14,013,809	100	24,268,006	100	24,386,322	100	38,982,088	100	38,400,131	100

From this it appears that, while the aggregate mortgage balances increased by 581,957*l.* (an increase due to the larger societies only), the percentage of properties in possession and in arrear was diminished, and the percentage of other mortgages increased, in the case of the larger societies by 3 per cent. and in the case of the smaller societies by 2 per cent., the mortgages in possession and in arrear having decreased during the year in the aggregate by 833,057*l.*, or more than 16 per cent. Of this, 156,317*l.* is the amount returned as having been written off for losses.

For Scotland, the information furnished by the schedules is as follows:—

COUNTY.	Number of Returns.	Number having no Schedule.	Number having Large Mortgages.	Number having Properties in Possession.	Number having Mortgages in Arrear.	Part I.	Part II.	Part III.	Other Mortgages.
						£.	£.	£.	£.
Aberdeen	11	8	—	3	1	—	2,940	310	54,182
Argyle	1	1	—	—	—	—	—	—	—
Ayr	10	8	—	1	1	—	1,185	423	12,782
Banff	2	1	—	1	—	—	150	—	26,292
Clackmannan	1	1	—	—	—	—	—	—	—
Dumbarton	5	5	—	—	—	—	—	—	—
Dumfries	2	2	—	—	—	—	—	—	—
Edinburgh	14	11	—	3	1	—	6,976	821	96,287
Elgin	2	1	—	1	—	—	300	—	3,713
Fife	13	11	—	2	1	—	4,677	412	39,101
Forfar	12	10	—	1	—	—	13,900	106	63,400
Inverness	1	—	—	—	1	—	—	563	4,693
Lanark	38	34	—	5	2	—	11,388	417	90,881
Linlithgow	3	2	—	1	—	—	305	—	—
Nairn	1	1	—	—	—	—	—	—	—
Peebles	1	—	—	1	—	—	1,468	—	12,886
Perth	2	2	—	—	—	—	—	—	—
Renfrew	10	9	1	—	—	7,575	—	—	38,730
Roxburgh	1	1	—	—	—	—	—	—	—
Selkirk	3	2	—	1	1	—	88	1,276	67,665
Stirling	10	10	—	—	—	—	—	—	—
Wicktown	1	1	—	—	—	—	—	—	—
	144	121	1	20	9	7,575	43,377	4,328	510,612

From this it appears that 121 societies, having 898,261*l.* mortgages, have none in the condition requiring them to be scheduled; while of the remaining 23 societies, having 565,892*l.* mortgages, 1 per cent. only are of large amount, 8 per cent. over 12 months in possession, 1 per cent. over 12 months in arrear, and 90 per cent. unaffected by these conditions.

For Ireland, the returns give the following information:—

COUNTY.	Number of Returns.	Number having no Schedule.	Number having Large Mortgages.	Number having Properties in Possession.	Number having Mortgages in Arrear.	Part I.	Part II.	Part III.	Other-Mortgages.
Antrim - - -	34	32	-	1	2	£.	£.	£.	£.
Cork - - -	3	1	-	1	1	-	5,889	51	27,726
Dublin - - -	10	3	-	5	6	-	375	398	23,676
Londonderry - -	15	11	-	1	3	-	16,466	6,042	275,076
							396	5,122	61,834
	62	47	-	8	12	-	23,126	11,613	388,312

From this it appears that 47 societies, having 409,297*l.* on mortgage, have no properties in possession or in arrear; and the remaining 15 societies, having 423,051*l.* on mortgage, have 5 per cent. of these mortgages in possession, 3 per cent. in arrear, and 92 per cent. free of these conditions.

The total for incorporated societies in the United Kingdom is—

	£.
Large mortgages - - - - -	2,024,272 (5 per cent.)
Properties in possession - - - - -	4,088,726 (10 per cent.)
Mortgages in arrear - - - - -	263,096 (1 per cent.)
Other mortgages - - - - -	34,902,495 (84 per cent.)
Total mortgages - - - - -	<u>41,278,589</u>

The properties in possession have diminished in two years from 14 per cent. to 10 per cent., and the unscheduled mortgages have increased from 80 per cent. to 84 per cent.

Removals of Office.

Notices of removal were received and registered from 172 societies in England, 7 in Scotland, and 10 in Ireland.

Prosecutions.

During the year 1899 the names of 156 societies were sent to the Secretary of State as having failed to make the annual return, and authority was obtained to take proceedings against them. In the result, however, only 8 prosecutions were necessary. In five societies it was shown that the cause of the failure to make the returns was that the secretaries had been guilty of defalcation, viz. :—

Cambridge and District 736th Starr-Bowkett.
 Plymouth, Stoneham, and District Self-help.
 First Pendleton 367th Starr-Bowkett.
 First Salford 333rd Starr-Bowkett.
 Third Manchester 445th Starr-Bowkett.

The secretary of the three last-mentioned societies was A. C. Jockel, and it was through the proceedings taken against him by the Registrar that his defalcations were brought to light. In December 1898 he was fined 10*l.* and 5*l.* 5*s.* costs for failing to make an annual return of the Third Manchester 445th Society, and further summonses were taken out in the following May for failing to make the annual returns of the other societies. He then disappeared and warrants were applied for and granted by the justices at Manchester and the stipendiary magistrate at Salford.

Proceedings in respect of the defalcations were afterwards taken against him by the directors of the respective societies, but it is understood that he has not yet been arrested.

In the case of the Salford society the defalcations are stated to amount to 2,126/.

The following are particulars of the eight cases in which summonses were taken out:—

COUNTY.	No.	—	Fine and Costs.
Hants - - - -	66	Gosport and Alverstoke Mutual Benefit Permanent Building Society.	£ s. 3 3
Kent - - - -	35	Chatham and District 200th Starr-Bowkett Building Society.	2 2
Lancashire - - -	1,817	First Salford 333rd Starr-Bowkett Building Society -	2 2
„ - - - -	1,870	Third Manchester 445th Starr-Bowkett Building Society.	2 2
London - - - -	400	Camberwell 392nd Starr-Bowkett Building Society -	2 2
„ - - - -	520	Second Legal Building Society - - - -	7 2
Northumberland - -	151	North Shields Permanent Building Society - -	3 3
Worcestershire - -	60	Redditch and District 389th Starr-Bowkett Building Society.	2 2

(66 Hants.) Gosport and Alverstoke Mutual Benefit Permanent Building Society.—This society was in process of dissolution, and the annual statement of account was required from the trustees under section 11 of the Act of 1894. The official year terminated at 31st December. In answer to communications addressed to the trustees, Mr. Walter D. Field, who had the management of the winding-up, undertook to comply with the Act, and asked for time as the affairs were on the point of completion. In June, three months after the return was due, summonses were applied for. The annual statement, the final statement, and the notice of termination having been sent in, process was withdrawn on payment of three guineas costs.

(35 Kent.) Chatham and District 200th Starr-Bowkett Building Society.—The official year of this society terminated at 31st March, and the annual statement should have been sent in at latest by the 30th June.

Applications were duly made to the society, and no reply received after a summons had been taken out. The return was made, and on payment of costs the proceedings were dropped.

(1,817 Lancashire.) First Salford 333rd Starr-Bowkett Building Society; (1,870 Lancashire.) Third Manchester 445th Starr-Bowkett Building Society.—The official year of both of these societies terminates at 31st October, and the annual statements should have been made before 31st January. Mr. Jockel had been summoned and fined in 1898 for not having made an annual statement for the year ending October 1897. In May 1899 Mr. Barlow attended at Manchester to lay informations in respect of the return to October 1898, and saw the directors of the Third Manchester in the presence of the secretary. They urged that further proceedings should not be taken, as they were satisfied with the explanation given by their secretary. Summonses were, however, applied for, which were made returnable on 27th of May; in the one case before the stipendiary at Salford, in the other at Manchester. The secretary did not appear, and on evidence being given by the directors that he had absconded, warrants were granted. It appears, from the investigations of the accountants, that the secretary had concealed his irregularities from the auditors by working the different societies of which he was secretary together, and transferring cash from one to the other. A question arose in these cases as to one of the auditors, whether he was qualified as “a person who publicly carried on the business of an accountant.” It appeared that a firm of accountants purported to carry on business at the office of the building societies, but it did not appear that that firm did any such business other than auditing the accounts of the building societies,

and there seemed ground for suspicion that it was a mere evasion of the Act. The person concerned was communicated with, and undertook not to act as qualified auditor of building societies in future, but no proceedings could be taken against him as the statutory limit of time under the Summary Jurisdiction Acts had expired.

(400 London.) Camberwell 392nd Starr-Bowkett Building Society.—The official year terminated 30th April. Several applications were made for the return, but no answer was received to them, and on the case being investigated the secretary stated that owing to illness he had not been able to put the books before the auditors. As he took immediate steps to do so, and the return was sent in before the summons became due for hearing, process was withdrawn on payment of costs.

(520 London.) Second Legal Building Society.—This society had been in process of liquidation since 1st May 1891, the date of the instrument of dissolution. Trustees were duly appointed, and under clause 9 the secretary was to carry out the duties required by the Building Societies Act. No return was made for the year ending 2nd June 1898, and proceedings were delayed on the representation that the winding-up was practically concluded, and on an undertaking of the secretary to make both the annual statement and the final account. He failed to carry out his undertaking, and when the statement for the following year became due, the trustees were communicated with, and stated that they had been unable to obtain from the secretary the necessary particulars to complete the winding-up. A summons was applied for, and at the hearing at Westminster Police Court, on 20th December, the defendant asked for still further time, but this was opposed, and he was fined 5*l.* and 2 guineas costs.

(151 Northumberland.) North Shields Permanent Building Society.—The official year of this society terminated at 31st March. Although from time to time promised, the return had not been received in December, and summonses were applied for both against the society and the secretary. The latter stated that the delay arose from pressure of work, but after the issuing of process the audit was completed. The return having been made before the hearing, the fine was not pressed for on payment of costs.

(68 Worcester.) Redditch and District 389th Starr-Bowkett Building Society.—The official year ended at 28th May. The return not having been received by the end of the year, summonses were taken out against the society and the secretary. On inquiry it appeared that the secretary had had illness in his house, which he said was the cause of the delay. The return was, however, completed and sent in before the hearing of the summons, and process was, on the application of the defendant, withdrawn on payment of costs.

Cancelling of Registry.

The Registry of the following SOCIETIES was cancelled in 1899, on the ground of their having ceased to exist:—

COUNTRY.	NAME.	Register No.	Date of Cancelling.
Bucks - -	Fenny Stratford and District Benefit - - - -	21	11th December 1899.
	Slough and District 749th Starr-Bowkett - - -	25	
Chester - -	Disley Permanent Benefit - - - - -	121	"
	Holt Hill Mutual - - - - -	169	"
	Hoylake and West Kirby Model - - - - -	177	"
Cumberland -	New Derwent Benefit - - - - -	24	"
	Wigton Aspatria and District 1113th Starr-Bowkett	55	
Derby - -	South Normanton Working Men's Providential Permanent Benefit.	39	"
	Derby and District Industrial - - - - -	56	
Devon - -	Second Plymouth 545th Starr-Bowkett - - - -	53	"
	Ilfracombe 569th Starr-Bowkett - - - - -	54	
	Exeter and East Devon Permanent Self Help - -	56	
Dorset - -	2nd Weymouth 770th Starr-Bowkett - - - -	16	"
Durham - -	Wearmouth Permanent Benefit - - - - -	224	"
	Lambton Collieries Permanent Benefit - - - -	301	
	Teams and Dunston Permanent Benefit - - - -	315	
	24th Provident Standard Benefit - - - - -	370	
	Sunderland 7th Alliance - - - - -	373	
Essex - -	Stratford and Leytonstone Mutual Benefit - - -	60	"
	Leyton and District, 488th Starr-Bowkett - - -	87	
	Victoria and Albert Terminable - - - - -	89	
	South Essex Permanent - - - - -	91	
	Essex - - - - -	142	
	Southend-on-Sea and Essex Permanent - - - -	149	
Gloucester -	Union Benefit - - - - -	17	"
Hants - -	Borough of Portsmouth Mutual Permanent - - -	58	"
	Borough of Portsmouth Mutual Benefit Terminable No. 8.	69	
	Boscombe and District Ballot and Sale - - -	102	
Herts - -	Waltham Cross and District, 167th Starr-Bowkett -	22	"
Kent - -	Sevenoaks Benefit - - - - -	80	"
	Tonbridge Permanent Benefit - - - - -	82	
	Tenterden Union, 902nd Starr-Bowkett - - - -	136	
Lancaster -	Broughton and Salford Permanent Benefit - - -	1,054	12th December 1899.
	Albert Permanent Benefit - - - - -	1,237	
	British Permanent Benefit - - - - -	1,375	
	Central Permanent Benefit - - - - -	1,454	
	Richmond Permanent Benefit - - - - -	1,517	
	Bolton Railway Permanent - - - - -	1,518	
	Public Permanent - - - - -	1,531	
	Preston Britannia Permanent Benefit - - - -	1,547	
	Warrington District Permanent Benefit - - -	1,569	
	Oldham Prince Albert Permanent - - - - -	1,585	
	Newton Heath Social Hall Permanent Benefit -	1,601	
	Union Benefit - - - - -	1,606	
	Heywood Permanent Benefit - - - - -	1,607	
	Bankside Coffee Palace Benefit - - - - -	1,609	
	Royton Literary Institution Benefit - - - -	1,613	
	Queens Hotel Lower Moor Benefit - - - - -	1,609	
	2nd Waterloo Hotel Benefit - - - - -	1,628	
	Rishton No. 2 Benefit - - - - -	1,640	
	Bolton Equitable Permanent - - - - -	1,646	

COUNTY.	NAME.	Register No.	Date of Cancelling.
Lancaster— <i>cont.</i>	Droylsden and District Permanent Benefit - - - - -	1,655	12th December 1899.
	Second Queen's Hotel, Lowermoor, Benefit - - - - -	1,691	"
	Hopwood Amicable Permanent - - - - -	1,712	"
	Manchester Merchants' Permanent Benefit - - - - -	1,717	"
	Princess Permanent Benefit - - - - -	1,732	"
	Third Bath Hotel Benefit - - - - -	1,735	"
	Adlington Permanent Benefit - - - - -	1,752	"
	Oldham Featherstall - - - - -	1,757	"
	Miles Platting, 288th Starr-Bowkett - - - - -	1,790	"
	People's Prudential - - - - -	1,814	"
	West Cheshire - - - - -	1,822	"
	Coach and Horses, Waterhead, Benefit - - - - -	1,844	"
	St. Margaret's First Benefit - - - - -	1,868	"
	Oldham, Lee Street Benefit - - - - -	1,904	"
	Stoneycroft Mutual Benefit - - - - -	1,937	"
	Fourth Bath Hotel Benefit - - - - -	1,952	"
	First Waterloo and District, 758th Starr-Bowkett - - - - -	1,989	"
	Kensington Model - - - - -	2,051	"
	Ulverston and District Self-Help Permanent - - - - -	2,098	"
	Atherton New Permanent - - - - -	2,113	"
	Second Ashton and District Model - - - - -	2,226	"
Leicester - - -	Enderby and Neighbourhood Permanent Benefit - - - - -	26	11th December 1899.
	Sixth Lincoln and Lincolnshire - - - - -	28	"
London - - -	Lambeth Permanent Benefit - - - - -	73	13th December 1899.
	British Empire Permanent Benefit - - - - -	84	"
	Langbourne Mutual Benefit - - - - -	89	"
	20th Starr-Bowkett Benefit - - - - -	104	"
	Athenæum Permanent Benefit - - - - -	114	"
	Fitzroy Union Permanent - - - - -	131	"
	121st Starr-Bowkett Benefit - - - - -	142	"
	West London Imperial Benefit - - - - -	160	"
	142nd Starr-Bowkett Benefit - - - - -	178	"
	Addison Terminable Mutual Benefit - - - - -	180	"
	Portland Incorporated Permanent Benefit - - - - -	189	"
	Argus Permanent Investment - - - - -	205	"
	11th Pimlico Benefit - - - - -	213	"
	4th Householders' Mutual Benefit - - - - -	215	"
	Meteor Permanent Investment - - - - -	216	"
	London Universal - - - - -	220	"
	Kennington, 175th Starr-Bowkett - - - - -	221	"
	Her Majesty's Customs, 2nd Mutual - - - - -	223	"
	Tower Investment - - - - -	225	"
	Brixton, 181st Starr-Bowkett - - - - -	227	"
	Lombardian, No. 10 - - - - -	228	"
	Holloway and North London Mutual Benefit - - - - -	235	"
	Old Kent Mutual Advantage - - - - -	248	"
	British Workmen and Labourers' Cottage Permanent Investment. - - - - -	269	"
	Guildhall Permanent - - - - -	280	"
	Terminable Rock - - - - -	291	"
	Hoxton and De Beauvoir Town, 234th Starr-Bowkett. - - - - -	298	"
	Beaconsfield Mortgage Investment - - - - -	307	"
	London and South-Western Permanent - - - - -	308	"
	2nd Alexander Mutual Benefit - - - - -	312	"
	Record Permanent - - - - -	346	"
	1st North-Western (Gower Street) Equitable Benefit - - - - -	366	"
	North-Eastern Mutual Benefit Ballot and Sale - - - - -	407	"
	Lavender Hill Mutual Benefit - - - - -	412	"
	Fitzroy St. Pancras Co-operative Benefit - - - - -	414	"
	Upper Holloway Co-operative Terminable - - - - -	417	"
	Peabody Permanent Benefit - - - - -	435	"
	Lewisham Security - - - - -	437	"
	Sir Thomas Dallas Mutual Permanent - - - - -	439	"
	Izaak Walton Permanent - - - - -	444	"
	Balham and District 512th Starr-Bowkett - - - - -	445	"
	Cyril - - - - -	468	"
	Kingsland Green and District - - - - -	471	"
	Priory 557th Starr-Bowkett - - - - -	474	"
	3rd Clerkenwell 601st Starr-Bowkett - - - - -	480	"
	Camden and Randolph Ballot and Sale Mutual - - - - -	495	"
	United and General Foresters' Permanent Investment - - - - -	499	"

COUNTY.	NAME.	Register No.	Date of Cancelling.
London—cont.	Caledonian (Holloway) 650th Starr-Bowkett - - -	504	13th December 1899.
	Kingsland 672nd Starr-Bowkett - - -	515	"
	2nd Pall Mall Mutual Benefit - - -	516	"
	Lambeth and Kennington Equitable - - -	517	"
	St. Mary Newington Ballot and Sale - - -	518	"
	Homerton 698th Starr-Bowkett - - -	524	"
	Leopold Permanent - - -	525	"
	Dalston and De Beauvoir Mutual Benefit - - -	528	"
	Clapton and Hackney Central - - -	532	"
	South British and Mercantile Permanent - - -	534	"
	Battersea Temperance and General - - -	535	"
	North Saint Pancras - - -	537	"
	New Cross Mutual Benefit - - -	554	"
	Borough of Camberwell - - -	565	"
	Hackney Downs and District 805th Starr-Bowkett -	566	"
	Battersea 2nd Simplex - - -	568	"
	Dulwich Permanent - - -	572	"
	South London 3rd Simplex - - -	573	"
	Hatcham and New Cross Ballot and Sale Mutual -	579	"
	Clapham Jubilee - - -	580	"
	Kennington and Camberwell Mutual - - -	582	"
	South London Reformed Ballot and Sale Mutual Permanent.	583	"
	Metropolitan District - - -	585	"
	Banking and Mercantile Terminable Mutual - -	593	"
	Balham Combination Provident - - -	596	"
	Peckham Combination Provident - - -	597	"
	Clapham Combination Provident - - -	598	"
	South London Easy Payment - - -	600	"
	Norwood Combination Provident - - -	601	"
	Crystal Palace District Combination Provident -	605	"
	Shepherd's Bush and District Hearth and Home Benefit.	608	"
	Wandsworth Easy Payment - - -	609	"
	Brixton Combination Provident - - -	611	"
	Sydenham Combination Provident - - -	625	"
	South-Eastern Four per Cent. - - -	626	"
Middlesex -	Eighteenth Starr-Bowkett Benefit - - -	836	14th December 1899.
	Third Brentford Middlesex - - -	1,378	"
	Seven Sisters Ballot and Sale - - -	1,649	"
Monmouth -	Blaenavon and District 623rd Starr-Bowkett - -	37	15th December 1899.
	Risca and Abercarne Permanent - - -	40	"
Norfolk -	North Walsham and Mundsley Freehold - - -	50	"
Northumberland	Westgate Mercantile Permanent - - -	153	"
	2nd West End Model - - -	212	"
Nottingham -	Earl Russell - - -	39	"
Somerset -	West of England Permanent Benefit - - -	14	"
	Weston-super-Mare and District Self Help Permanent	61	"
Stafford -	West Bromwich 277th Starr-Bowkett - - -	189	"
	1st Stone and District 430th Starr-Bowkett - -	145	"
	1st Wolverhampton Model - - -	175	"
Suffolk -	Orwell - - -	24	"
	Lowestoft 199th Starr-Bowkett - - -	26	"
Surrey -	90th Starr-Bowkett - - -	176	"
	2nd Croydon 659th Starr-Bowkett - - -	381	"
	Upper Norwood and District 813th Starr-Bowkett -	898	"
	Godalming, Farncombe, and District Model - -	404	"
	Sutton (Surrey) and District Industrial - - -	414	"
	Mortlake and Barnes District 901st Starr-Bowkett -	426	"
Sussex -	Bexhill and District 917th Starr-Bowkett - -	108	16th December 1899.
	Eastbourne Improved (Golding's System) Permanent	118	"
Warwick -	Leamington 318th Starr-Bowkett - - -	81	"
	Birmingham Central - - -	88	"

COUNTY.	NAME.	Register No.	Date of Cancelling.
York	Sheffield Mutual and Permanent	163	16th December 1899.
	Holmfirth District Benefit	222	"
	Universal Permanent Benefit	277	"
	Hull Imperial Permanent Benefit	338	"
	Huddersfield and District Self Help Permanent	394	"
	Sheffield Self Help	397	"
	Hull Mortgage Trust Permanent	401	"
	York and District Richmond	448	"
	First Yorkshire Model	552	"
Glamorgan	2nd Swansea Equitable Benefit	90	"
	2nd St. Thomas Benefit	103	"
	Skewen and Llansamlet 606th Starr-Bowkott	184	"
	Cardiff and District Ballot and Sale	200	"
	Cilfynydd and District Self Help Permanent	206	"

Termination of Dissolution.

By section 11 of the Act of 1894, the liquidators, trustees, or other persons conducting the dissolution of a society are required, within 28 days after the termination of the dissolution, to send to the Registrar an account and balance sheet, signed and certified by them as correct, showing the assets and liabilities of the society at the commencement of the dissolution, and the mode in which those assets and liabilities have been applied and discharged.

Part II. of my last Report furnished information as to the societies which had given notice in 1898 of termination of dissolution, and their final statements of results. Of 123 such societies, 113 furnished the required statements.

Out of 294,229*l.* due to shareholders 261,036*l.* has been paid.

Out of 239,628*l.* due to creditors, 162,473*l.* has been paid.

The assets, which were estimated when the dissolutions commenced to be worth 544,208*l.*, realised 445,150*l.*; and the expenses of dissolution amounted to 21,641*l.*

The aggregate result of these dissolutions is that creditors have been paid 13*s.* 6*d.* in the *£*, and shareholders 17*s.* 9*d.*; that the assets have realised 82 per cent. of their nominal value, and the expenses of dissolution have been less than 5 per cent. of the amount realised.

The largest dissolution reported as having terminated in the year was that of the Manchester Temperance, where shareholders for 45,748*l.* had to be content with 30,759*l.*, and where the creditors received 128,206*l.* only on claims amounting to 190,369*l.*, shareholders and creditors alike receiving 13*s.* 6*d.* in the pound.

III.—BUILDING SOCIETIES GENERALLY.

Legislation of 1899.

No statute directly affecting building societies was passed in either of the two sessions of Parliament held in the year 1899; but the Small Dwellings Acquisition Act (an Act to empower local authorities to advance money for enabling persons to acquire the ownership of small houses in which they reside, 62 & 63 Vict. c. 44) may here be referred to as of especial interest to building societies, upon the ground that it contemplates, in the public interest, an expansion of the building society system. Some apprehension was expressed, during the discussion of the measure, that the powers proposed to be vested in the local authorities would create them rivals of the building societies, and injure the business of these societies. Certain safeguards which the Act contains will probably be sufficient to remove any ground for such apprehension; indeed, it is the general experience that, where the Legislature devises new facilities for carrying into effect any beneficial operation, the result is not so much to draw away business from existing bodies as to open a new field, and with the improved supply to create a new demand. In any case, the building societies may take this Act of the Legislature as a testimony to the usefulness of the building society system.

By this Act, power is given to the local authority for any area to advance money to a resident in any house within the area for the purpose of enabling him to acquire the ownership of that house. The amount advanced is not to exceed four-fifths of the market value or 250*l.* in the case of leaseholds with more than 60 and less than 99 years unexpired, and 300*l.* in the case of freeholds, or leaseholds with 99 years unexpired; nor is any advance to be made for the purchase of a house worth more than 400*l.* in market value. The advance is to be repaid within a term of years not exceeding 30, with interest at a rate [per cent.] not exceeding 10*s.* beyond that at which the local authority can borrow the money for the advance from the Public Works Loan Commissioners. The repayments may be either by equal instalments of principal with diminishing payments of interest, or by building society annuities combining principal and interest, and are to be made either weekly or at any periods not exceeding a half year. The borrower may at any time redeem the whole or part of the advance by payment of the principal due (section 1).

The local authority is to be satisfied that the applicant resides or intends to reside in the house, and is not already the proprietor of a house to which the Act applies, and that the house is in good sanitary condition and good repair (section 2). Until the advance is repaid, the owner must reside in the house, and keep it insured and in repair; he is not to use it for the sale of intoxicating liquors, or in such a manner as to be a nuisance to his neighbours. He may, however, transfer his interest in the house, subject to the statutory conditions. In default of compliance with the conditions, the local authority may take possession or sell (section 3).

The repayment of an advance is a personal liability of the borrower. He may, however, charge his interest, subject to the claims of the local authority (section 4).

When the local authority takes possession, it is to pay the proprietor the value of his interest, ascertained either by agreement or by arbitration, after deduction of the expenses incurred (section 5). When the local authority sells, it is to repay itself its claims, and pay any balance to the proprietor (section 5).

The condition as to residence may be suspended for six months, and the proprietor may let his house furnished for not more than four months in any year; the condition of residence also falls into suspense upon death or bankruptcy (section 7).

The local authority is to keep a list of its advances, which is to be open to public inspection free of charge (section 8). The local authority may be the council of any county or county borough and under certain conditions the council of any urban or rural district. It may pay its expenses out of the county or other rates under its control; but if it allows these expenses to exceed in any year in a county a rate of one halfpenny in the pound and in any other area a rate of one penny in the pound, its right to make further advances will be suspended for five years. It may borrow, and the Public Works Loan Commissioners may lend, money for the purposes of the Act (section 9). A person is not to be deemed resident in a house unless he is also the occupier of the house, and ownership is to mean either a fee simple in possession or a leasehold interest of at least 60 years unexpired (section 10). The Act applies to Scotland (section 11) with the necessary modifications as to the constitution of the local authority (section 12) and the preparation of titles (section 13); and it applies to Ireland (section 14) with modifications as to registration of title (section 15).

As a measure of the extent to which the local authorities may become possible competitors with building societies for the class of business now carried on by those societies, the table given at page 15 of my last Report may be consulted. From that table it appears that in certain selected counties the mortgages not exceeding 500*l.* were 91 per cent. in number and 63 per cent. in amount of the total mortgages, and that they averaged 188*l.* 13*s.* each. The mortgages exceeding 500*l.* were 9 per cent. in number and 37 per cent. in amount of the total mortgages, and averaged 1,076*l.* each. As the maximum advance that a local authority may make is 300*l.*, or 240*l.* in the case of leaseholds for from 60 to 99 years, it will only come into possible competition with that part of the business of the societies which relates to advances under those amounts. It will probably be able to charge a lower rate of interest on such advances than building societies at present charge; but on the other hand the burden of the statutory conditions as to residence and otherwise will operate in favour of building societies, to which those conditions do not apply. Again, the local authority is limited to one transaction with each person, whereas it is a common experience of building societies that a man who has bought his own house, when free of the claim of the society, seeks to buy another by the same means, and so on in succession.

Law Cases.

The Committee of the Building Societies Association have issued a third volume of "Judicial Decisions affecting Building Societies," in which are included notes of some of the disputes settled by the Registrar.

In the case of the *6th West Kent Mutual Building Society v. Hills* (1899, 2 Ch. 60), Mr. Justice Byrne held that a rule enabling the directors to take shares of the society from a purchaser in payment for properties in possession was a valid rule, which might be legitimately passed by a society known to be in an insolvent condition.

Building Societies in Canada.

The Registrar of Loan Corporations of Ontario, Mr. J. Howard Hunter, has favoured me with a copy of his Annual Report for the year ending 31st December 1898, containing the financial statements furnished by building societies, loan companies, loaning land companies, and trust companies. Excluding the latter, which appear to belong to a different class, the total liabilities and assets are as follows, taking \$5 = 1l. :—

					£
Liabilities to shareholders	-	-	-	-	11,894,615
Do. the public	-	-	-	-	17,707,827
					<hr/> 29,602,442
					£
Mortgages and interest thereon	-	-	-	-	23,829,175
Other assets	-	-	-	-	5,773,267
					<hr/> 29,602,442

The greater portion of this business (nearly 87 per cent.) is done by loan companies having only permanent stock. The liabilities and assets of the loan companies having terminating stock as well as permanent stock, or having terminating stock only, which correspond more closely to our own building societies, are as follows :—

					£
Liabilities to shareholders	-	-	-	-	1,726,603
Do. the public	-	-	-	-	249,671
					<hr/> 1,976,274
					£
Mortgages and interest thereon	-	-	-	-	1,747,506
Other assets	-	-	-	-	228,769
					<hr/> 1,976,274

The average rate of interest paid by these latter societies is stated to be, on deposits 3½, on debentures 4½ per cent.; the average rate received is stated to be on realty 8 per cent., on other security 7½. The money advanced by them during the year on mortgage was 473,498l., on other securities 31,993l. The number of members is not stated.

Building Societies in Michigan, U.S.A.

By the courtesy of the Hon. Justus S. Stearns, Secretary of State for Michigan, I have been furnished with a copy of his Annual Report to the Governor on Building and Loan Associations in that State for the year ending July 1, 1899. He reports a decrease in the assets of the 73 associations in operation, amounting (at \$5 = 1l.) to 145,229l., caused principally by liquidation, payment of matured shares, and withdrawals. This falling-off in business is traced, to a certain extent, to a loss of confidence on the part of

the people in certain localities, brought about by the deceptive practices and extravagant promises of certain associations formerly permitted under the comity of States to transact business in Michigan, which by alluring literature inveigled a large number of the citizens into investing their savings with them, and thus, in many instances, the larger portion of the money invested was lost. Some of the associations founded in Michigan itself also, it is said, issued literature during their earlier experience containing statements and estimates that could not be carried out, and these are now beginning to find out the pernicious effects of such advertising. The excessive rates of interest charged to borrowers by some associations are also cited as a cause of the decrease in their business. Mr. Stearns mentions some questions of law which have had to be considered by his Department. It appears that it is illegal to impose upon borrowers an arbitrary rate of premium, and that some associations attempt to evade this law by attempting to modify it by rules of their own. Others have failed to fulfil the requirement of the law as to filing amendments of rules with his Department, which is necessary before they can become operative. The total paid capital of the societies is 1,703,244*l.*; the loans on mortgage security are 1,407,313*l.*; the investments in real estate 217,583*l.*; and the total assets 2,031,912*l.* The number of members is 32,775, of whom 8,998 are borrowers.

General Summary.

The following is a General Summary of the Returns received from Building Societies in the United Kingdom for 1898 :—

	England.	Scotland.	Ireland.	United Kingdom.
Total number of societies - - - - -	2,340	154	92	2,586
Number making returns - - - - -	2,289	144	62	2,495
Number of members - - - - -	558,323	39,020	15,531	612,874
	£.	£.	£.	£.
Receipts during financial year - - - - -	37,181,644	585,947	453,852	38,221,443
LIABILITIES.				
To holders of shares - - - - -	32,666,944	1,294,700	644,803	34,606,447
To depositors and other creditors - - - - -	21,099,271	227,105	207,174	21,533,550
Undivided profit - - - - -	3,167,856	103,261	63,012	3,334,129
TOTAL - - -	56,934,071	1,625,066	914,989	59,474,126
ASSETS.				
Balance due on mortgage - - - - -	42,152,507	1,464,153	832,348	44,449,008
Other assets - - - - -	14,321,967	159,380	82,619	14,563,966
Balance deficit - - - - -	459,597	1,533	22	461,152
TOTAL - - -	56,934,071	1,625,066	914,989	59,474,126
Large mortgages - - - - -	2,063,951	7,575	—	2,071,526
Properties in possession - - - - -	4,159,822	43,377	23,126	4,226,325
Mortgages in arrear - - - - -	255,981	4,328	11,613	271,922

As compared with the previous year, there are shown—

		£	£
A decrease in liabilities to shareholders of	-	-	32,506
An increase " depositors "	-	- 1,511,149	—
" undivided profits "	-	- 104,276	—
" balances due on mortgage "	-	-	829,432
" other assets - "	-	-	904,735
A decrease in balances deficit - "	-	- 151,248	—
		<u>£1,766,673</u>	<u>£1,766,673</u>

It thus appears that more than 38 millions of money has been received by building societies in the year, and that their accumulated capital is nearly 60 millions, of which 75 per cent. exists in mortgage securities. The downward tendency which set in after 1890 has at last to some extent been arrested, and the societies have considerably reduced their properties in possession.

28, Abingdon Street, Westminster,
1 February 1900.

E. W. Brabrook,
Chief Registrar of Friendly Societies.

BUILDING SOCIETIES.

FIFTH ANNUAL REPORT by the Chief Registrar of
Friendly Societies of the Proceedings of the
Registrars under the Building Societies Acts;
with an Abstract of the Annual Accounts and
Statements of Societies, for the Year 1899.

PART I.
R E P O R T.

*(Presented pursuant to Section 27 of the Building Societies
Act, 1894.)*

Ordered, by The House of Commons, to be Printed,
1 February 1900.

[Price 2½d.]

R E T U R N

BUILDING SOCIETIES.

BUILDING SOCIETIES.

FIFTH ANNUAL REPORT

BY THE

CHIEF REGISTRAR OF FRIENDLY SOCIETIES

OF THE

PROCEEDINGS OF THE REGISTRARS

UNDER THE

BUILDING SOCIETIES ACTS;

WITH AN ABSTRACT OF THE

ANNUAL ACCOUNTS AND STATEMENTS OF SOCIETIES,

For the Year 1899.

PART II.

ABSTRACT OF ACCOUNTS.

(Presented pursuant to Section 27 of the Building Societies Act, 1894.)

*Ordered, by The House of Commons, to be Printed,
1 February 1900.*

L O N D O N :

PRINTED FOR HER MAJESTY'S STATIONERY OFFICE,

BY EYRE AND SPOTTISWOODE,

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EXPLANATORY MEMORANDUM.

Letters prefixed to the Register Number of Societies have the following meanings :—

- L.D.—The Society has executed an Instrument of Dissolution.
- C.D.—The Society has given notice of Commencement of Dissolution.
- C.W.—Notice of Commencement of Winding-up has been received.
- A.D.—The Registrar has made an Award of Dissolution.
- T.D.—The Society has given notice of Termination of Dissolution.
- T.W.—Notice of Termination of Winding-up has been received.
- T.E.—Notice of Transfer of Engagements has been registered.
- U.—Notice of Union of the Society with another has been registered.
- R.C.—The Registry of the Society has been Cancelled.
- (a).—Denotes that the Society has not yet furnished a Statement for 1899.

The three final columns (extracted from the three parts of the Schedule to the Building Societies Act, 1894) have the following meanings :—

Part I. of the Schedule, Column 6, is the aggregate of the present debts in the case of mortgages where the present debt exceeds 5,000*l.* (not including mortgages where the repayments are upwards of twelve months in arrears or the property has been upwards of twelve months in the possession of the Society).

Part II. of the Schedule, Column 9, is the aggregate of the present amounts included in assets in respect of property of any amount, of which the Society has been upwards of twelve months in possession.

Part III. of the Schedule, Column 7, is the aggregate of the present debts in the case of every mortgage of any amount where the repayments are upwards of twelve months in arrear (not including those contained in Part II. of the Schedule, Column 9).

The three columns may, therefore (subject to the qualifications above mentioned), be briefly described as—

1. Large mortgages.
2. Properties in possession.
3. Mortgages in arrear.

If the sum of the three be deducted from the amount stated in the column for balance due on mortgage securities (not including prospective interest), the remainder will be the balance due on mortgages not in arrear for twelve months where the present debt does not exceed 5,000*l.*

Where no entry appears in any of the last three columns, the Annual Return shows that the Society has no mortgages affected by the above-mentioned conditions.

**ABSTRACT of the ANNUAL ACCOUNTS and STATEMENTS
INCORPORATED SOCIETIES,**

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
ENGLAND.						
BEDFORDSHIRE :						
17	1896	Luton Permanent, Town Hall, George-street, Luton	33rd	31 December	321	1
29	1875	Bedfordshire and Buckinghamshire Permanent, Corn Exchange, Leighton Buzzard.	24th	1 May	114	2
30	"	Sandy and District Permanent Mutual, Assembly Rooms, Sandy.	24th	31 December	94	3
32	1879	Bedford Co-operative Permanent, Rose Inn, High- street, Bedford.	20th	31 December	218	4
33	"	Bedford and District 245th Starr-Bowkett, 12a, Tavistock-street, Bedford.	20th	30 June	162	5
34	1880	West Beds and East Bucks Permanent, Corn Ex- change, Leighton Buzzard.	19th	31 December	281	6
35	1882	Bedfordshire Permanent, 34, High-street, Bedford	28th	30 June	55	7
36	"	Bedford Crown Permanent, 1, Duke-street, Mill- street, Bedford.	17th	30 June	142	8
37	"	First Luton 533rd Starr-Bowkett, 29, Park-street West, Luton.	17th	31 August	166	9
39	1884	Second Luton 655th Starr - Bowkett, Baptist School Room, Park-street, Luton.	15th	31 January	56	10
42	1889	Bedford Peers' Economic, 26, Mill-street, Bedford	10th	15 April	135	11
44	"	Luton Peers' Economic, 51, Cheapside, Luton	10th	6 September	315	12
46	1890	Fifth East Bedfordshire, Crown Hotel, Biggles- wade.	9th	31 May	30	13
48	1891	Bedford and District Perfect Thrift, 1, Duke- street, Mill-street, Bedford.	8th	30 November	295	14
49	1879	Woburn Sands Permanent, Aspley-road, Woburn Sands.	20th	31 December	127	15
				Total - -	2,511	16
BERKSHIRE :						
4	1893	Newbury Permanent, 62, Northbrook-street, New- bury.	43rd	31 October	179	17
4a	1875	Maidenhead Permanent, Queen-street, Maidenhead	40th	4 April	192	18
(C.W.) 5	1889	Berkshire Perpetual, 17, Blagrove-street, Reading	40th	14 May	61	19
6	1891	Reading and County Permanent, 2, Fottbury, Reading.	48th	31 December	305	20
7	1896	Windsor and Eton Permanent, 8, High-street, Windsor.	38rd	31 October	311	21
8	"	Royal, 13, High-street, Windsor - - - -	33rd	31 October	145	22
9	1885	Windsor and District Ballot and Sale, Templars Hall, Windsor.	25th	30 September	41	23
10	1875	Berks and Bucks Permanent Mutual, 16, High- street, Maidenhead.	23rd	31 March	68	24
13	1881	Second Reading 383rd Starr-Bowkett, Friendly Societies' Assembly Rooms, Bridge - street, Reading.	18th	31 March	83	25
14	1882	Wallingford and District Permanent, Market- place, Wallingford.	18th	31 December	59	26
15	"	Third Reading 534th Starr-Bowkett, 17, Market- place, Reading.	17th	30 September	107	27
16	"	Wokingham and Bracknell 541st Starr-Bowkett, Town Hall, Wokingham.	17th	30 September	156	28
17	1884	Second Wokingham and Bracknell 647th Starr- Bowkett, Town Hall, Wokingham.	16th	31 December	171	29
18	1885	First Newbury 789th Starr-Bowkett, Park-street, Newbury.	14th	30 September	116	30
21	1887	Ascot and District 838th Starr-Bowkett, High- street, Ascot.	13th	31 December	172	31
				Total - -	2,166	32
BUCKINGHAMSHIRE :						
10	1875	Slough and Eton, 119, High-street, Slough - -	49th	31 October	229	33
14	"	High Wycombe and South Bucks Permanent, 25, High-street, High Wycombe.	39th	31 December	190	34
16	1896	Stony Stratford, National Schools, Stony Stratford	34th	4 September	44	35
19	1884	Aylesbury Permanent, Bourbon-street, Aylesbury	28th	31 March	134	36

of BUILDING SOCIETIES, for the Year 1899.

ENGLAND AND WALES.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	5,278	16,091	—	141	14,693	1,539	—	nil	3,565	231
2	3,487	4,266	—	131	4,155	242	—	nil	nil	63
3	1,565	2,847	102	668	2,183	1,434	—	nil	175	nil.
4	2,403	6,627	—	133	5,841	919	—	—	—	—
5	2,443	10,357	294	511	10,476	686	—	—	—	—
6	9,841	8,781	18,516	619	26,769	1,147	—	—	—	—
7	1,228	4,614	253	213	5,080	—	—	—	—	—
8	2,881	5,129	1,531	85	6,220	525	—	—	—	—
9	2,614	12,336	20	807	12,931	232	—	—	—	—
10	570	2,264	7	419	2,241	449	—	—	—	—
11	447	2,141	1,209	164	3,506	8	—	—	—	—
12	1,333	4,161	—	641	4,699	103	—	—	—	—
13	712	3,595	23	—	3,443	48	127	—	—	—
14	1,364	5,708	—	433	5,891	250	—	—	—	—
15	1,076	3,819	—	189	3,899	109	—	—	—	—
16	37,242	92,736	21,955	5,154	112,027	7,691	127	—	3,740	294
17	7,117	11,823	10,328	178	20,645	1,684	—	nil	959	nil.
18	5,256	13,855	4,123	310	18,278	10	—	—	—	—
19	136	5,507	—	—	1,560	57	3,890	nil	1,552	nil.
20	12,232	32,344	2,900	4,102	31,094	8,252	—	nil	397	nil.
21	5,587	11,614	324	—	11,527	20	391	—	—	—
22	6,627	10,115	1,202	1,909	9,818	3,408	—	—	—	—
23	762	3,666	4	246	3,571	345	—	nil	494	nil.
24	5,010	4,427	2,632	723	7,288	494	—	—	—	—
25	1,450	7,037	—	518	7,376	179	—	—	—	—
26	781	1,560	880	181	2,054	567	—	nil	nil	7
27	1,944	6,172	—	997	6,494	675	—	—	—	—
28	3,118	9,846	—	467	9,399	914	—	nil	196	nil.
29	1,299	7,326	—	17	6,568	775	—	—	—	—
30	1,464	6,272	—	—	5,281	950	41	nil	nil.	80
31	983	4,102	—	155	3,612	645	—	—	—	—
32	53,816	135,666	22,393	9,803	144,565	18,975	4,322	—	3,598	87
33	4,846	7,709	1,996	439	10,048	96	—	—	—	—
34	10,694	9,553	7,622	1,725	18,644	256	—	—	—	—
35	394	991	—	211	497	705	—	—	—	—
36	8,186	5,828	9,188	1,270	16,132	154	—	nil	1,122	29

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
BUCKINGHAMSHIRE—continued.						
22	1878	Wolverton (Bucks) Permanent, Science and Art Institute, Wolverton, R.S.O.	21st	30 September	750	1
26	1887	Newport Pagnell, Wolverton, and District Model, Public Room, Newport Pagnell.	12th	9 October -	181	2
28	1888	Chesham and District Ballot and Sale Mutual, Mechanics' Institute, Chesham, R.S.O.	11th	21 January -	122	3
29	"	Vale of Aylesbury Mutual, 5, Cambridge-street, Aylesbury.	11th	14 February -	52	4
30	"	High Wycombe 933rd Starr-Bowkett, South Bucks Auction Mart, High Wycombe.	11th	30 November	380	5
31	1889	Chesham and District 936th Starr-Bowkett, 78, High-street, Chesham, R.S.O.	10th	31 March -	108	6
32	"	Amersham and District Ballot and Sale, Griffin Hotel, Amersham.	10th	3 July -	106	7
33	1890	Fenny Stratford, Bletchley, and District Permanent, Bull Inn, Fenny Stratford, Bletchley Station.	9th	31 May -	57	8
34	1891	Chesham, Mechanics' Institute, Chesham, R.S.O.	8th	30 November	69	9
Total - -					2,417	10
CAMBRIDGESHIRE:						
4	1875	First Cambridge Working Men's Club and Institute, Working Men's Club and Institute, Fitzroy-street, Cambridge.	25th	31 March -	38	11
5	1876	Second Cambridge Working Men's Club and Institute, Working Men's Club and Institute, Fitzroy-street, Cambridge.	24th	31 December	35	12
6	"	Pride of Cambridge Permanent, Crown and Anchor Inn, Newmarket-street, Cambridge.	23rd	31 December	30	13
7	"	Cambridge Foresters, 41, Sturton-street, Cambridge	23rd	30 June -	144	14
8	1877	Third Cambridge Working Men's Club and Institute, Working Men's Club and Institute, Fitzroy-street, Cambridge.	22nd	31 December	34	15
9	1881	Court Excelesior (5956) Permanent, 4, Post Office-terrace, Cambridge.	19th	31 December	44	16
10	1885	Cambridge and District 736th Starr Bowkett, 9, Benet-street, Cambridge.	15th	(¹)	133	17
11	1887	Cambridge Odd Fellows', Friendly Societies' Institute, 49, City-road, Cambridge.	12th	31 December	52	18
12	1888	First Cambridge Town and County, 12, Benet-street, Cambridge.	11th	31 December	78	19
(²) 13	1889	First Newmarket Richmond - - -	-	-	-	20
15	"	Cambridge Peers' Economic, 31, Mill-road, Cambridge.	10th	30 June -	363	21
16	"	Second Cambridge Peers' Economic, 30, St. Andrews-street, Cambridge.	10th	30 November	295	22
17	1890	Willingham and District Mutual Permanent, Public Hall, Willingham, Cambridge.	9th	30 April -	86	23
18	"	Wisbech and Isle of Ely Permanent, Orwell House, Queen's-road, Wisbech.	9th	31 October -	1	24
Total - -					1,333	25
CHESHIRE:						
44a	1888	Wallasey Permanent, St. Mary's Mission-room, Liscard.	35th	13 February -	132	26
53	1886	Congleton, Biddulph, and Mow Cop, 4, Canal-street, Congleton.	40th	31 March -	237	27
55	1896	Sandbach Permanent, Public Institution, Hightown, Sandbach.	41st	31 December	179	28
67	"	Tranmere Permanent, 78, Old Chester-road, Tranmere, Birkenhead.	38th	30 September	65	29
68	"	Birkenhead Borough Permanent, 1, Mortimer-street, Birkenhead.	38th	12 October -	27	30
73	"	United Cheshire and Lancashire Permanent, 85, High-street, Runcorn.	36th	11 October -	262	31
81	"	Romiley and Bredbury Permanent, Duke of York Inn, Romiley, Stockport.	35th	29 June -	22	32
87	"	Clarendon Arms Permanent, Clarendon Arms Inn, Hyde.	41st	25 October -	14	33
95	"	Sale and District Permanent, Liberal Club, School-road, Sale, Manchester.	32nd	20 October -	170	34

(¹) This account is made up to 12th September, although the official year of the Society terminates on 31st December.(²) See Register Number 37, Suffolk.

of Building Societies, for the Year 1899—continued.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	10,327	24,531	22	907	24,465	995	—	—	—	—
2	999	5,630	—	704	5,763	571	—	—	—	—
3	1,307	5,924	—	45	5,383	586	—	—	—	—
4	269	1,735	—	194	1,796	133	—	—	—	—
5	2,340	7,174	100	181	7,264	191	—	—	—	—
6	466	3,135	—	7	2,723	419	—	—	—	—
7	692	2,845	2	154	2,605	396	—	—	—	—
8	2,081	3,761	1,136	189	5,035	51	—	—	—	—
9	702	1,731	53	122	1,790	116	—	—	—	—
10	43,303	80,547	20,119	6,148	102,145	4,669	—	—	1,122	29
11	127	98	—	197	242	53	—	—	—	—
12	282	300	—	186	371	115	—	—	—	—
13	425	1,223	2,130	5	3,320	38	—	—	—	—
14	1,135	4,145	5	51	3,665	536	—	—	—	—
15	197	549	—	159	695	13	—	—	—	—
16	1,249	377	5,460	42	5,802	77	—	—	—	—
17	352	2,998	5	—	1,843	340	820	nil	128	nil.
18	851	2,352	87	153	1,833	759	—	—	—	—
19	874	3,519	7	237	2,878	885	—	—	—	—
20	—	—	—	—	—	—	—	—	—	—
21	1,633	7,291	39	184	6,543	971	—	nil	269	nil.
22	1,142	4,450	—	272	4,168	554	—	—	—	—
23	924	2,425	1,010	799	3,832	402	—	—	—	—
24	159	700	120	124	944	—	—	—	—	—
25	9,350	30,427	8,863	2,409	36,136	4,743	820	—	397	—
26	910	12,428	434	1,553	13,549	866	—	nil	13,549	nil.
27	810	1,673	101	218	1,836	156	—	nil	377	nil.
28	4,089	12,285	—	109	12,115	279	—	nil	1,121	nil.
29	676	3,731	306	5,422	9,373	86	—	nil	5,570	nil.
30	732	2,496	52	631	1,088	2,091	—	—	—	—
31	2,147	18,122	—	9,971	23,031	5,062	—	nil	22,437	nil.
32	2,539	1,307	1,675	47	2,945	84	—	—	—	—
33	749	578	2,411	1,458	4,093	354	—	nil	4,068	nil.
34	3,863	9,859	77	1,438	11,348	26	—	nil	2,598	nil.

ABSTRACT of the Annual Accounts and Statements.

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
CHESHIRE—continued.						
100	1890	Crewe Permanent, Committee-room, Mechanics' Institution, Crewe.	32nd	21 December	184	1
102	"	Hyde and District Permanent, Mechanics' Institution, Hyde-lane, Hyde.	31st	1 March	484	2
103	"	Winsford Permanent, 76, High-street, Winsford, R.S.O.	30th	31 January	90	3
108	"	Cheshire Permanent, 91, Mill-street, Macclesfield	29th	31 December	415	4
115	1878	Astley Permanent, Astley Chambers, 103, Astley-street, Dukinfield.	28th	30 April	50	5
118	1896	Stockport Mechanics' Institution Permanent, Stamp Office, Stockport.	28th	31 December	138	6
127a	"	Crewe Victoria Permanent, Committee-room, Town Hall, Crewe.	25th	5 September	117	7
128	1874	Woodley and District Permanent, White Hart Inn, Woodley, Stockport.	24th	10 January	21	8
129	1875	Stockport Atlas Permanent, Queen's-buildings, St. Peter's-square, Stockport.	25th	31 December	347	9
134	1876	Bebington Permanent, Mayer Hall, Lower Bebington, Birkenhead.	24th	27 December	84	10
135	"	Chester and North Wales Permanent Investment, 16, Corn Exchange Chambers, Chester.	23rd	29 September	233	11
136	"	Oddfellows' Hall Permanent, Mechanics' Institution, Wellington-road South, Stockport.	23rd	15 November	504	12
(T.D.) 139	1877	Mid-Cheshire Permanent, Committee-room, Sale Institute, Sale, Manchester.	22nd	2 January	4	13
141	"	Stockport and East Cheshire Permanent, Conservative Club-rooms, Edgeley, Stockport.	22nd	31 March	182	14
142	"	Stockport and County Permanent, Temperance Hall, London-square, Stockport.	22nd	28 February	292	15
143	"	Birkenhead and District Artisans, Hamilton Chambers, 31, Hamilton-street, Birkenhead.	22nd	31 January	74	16
146	1878	Longendale Permanent, Hollingworth Gas Co., Woolley-lane, Hollingworth, Manchester.	21st	1 April	64	17
148	1879	First Crewe and District 250th Starr-Bowkett, No. 2 Committee-room, Town-hall, Crewe.	20th	27 January	107	18
149	"	Seacombe and District 278th Starr-Bowkett, 85, Brighton-street, Seacombe, Birkenhead.	20th	31 December	112	19
150	1880	Chester 252nd Starr-Bowkett, 9 and 11, Old Bank Buildings, Eastgate, Chester.	19th	31 January	225	20
151	"	Birkenhead, Rock Ferry, and District 294th Starr-Bowkett, 127, Old Chester-road, Tranmere, Birkenhead.	19th	31 July	40	21
(I.D.) 152	1881	Altrincham and District 355th Starr-Bowkett, 11, Stamford-street, Altrincham.	19th	31 December	55	22
(T.D.) 153	"	Stockport and District 374th Starr-Bowkett, Church Coffee House, St. Petersgate, Stockport.	18th	31 May	nil.	23
154	"	Runcorn and District 406th Starr-Bowkett, 31, High-street, Runcorn.	18th	3 July	108	24
155	"	First Macclesfield 414th Starr-Bowkett, Macclesfield Sunday School, Roe-street, Macclesfield.	18th	31 July	108	25
(I.D.) 156	"	Sale and Stretford 416th Starr-Bowkett, 11, Stamford-street, Altrincham.	18th	31 July	104	26
157	1883	Second Seacombe and District 580th Starr-Bowkett, 85, Brighton-street, Seacombe, Birkenhead.	16th	30 April	57	27
158	"	Stockport Victoria Permanent, Mansion House, High-street, Stockport.	16th	31 August	73	28
159	1884	Crewe Mutual Allotment, Bank Buildings, Market-street, Crewe.	15th	30 April	309	29
(I.D.) 160	"	First Stockport Richmond, Cobden-place, Wellington-street, Stockport.	15th	31 March	nil.	30
161	"	Second Stockport and District 677th Starr-Bowkett, 63, Greek-street, Stockport.	15th	31 March	6	31
164	"	First Chester Richmond, 9, St. John-street, Chester.	15th	30 September	49	32
(T.D.) 170	1885	Winsford 787th Starr-Bowkett, Weaver Schools, Winsford, R.S.O.	14th	30 September	129	33
(I.D.) 171	"	Chester Commercial, 9 & 11, Old Bank Buildings, Eastgate, Chester.	14th	31 December	167	34
172	1886	Second Macclesfield and District 815th Starr-Bowkett, Macclesfield Sunday School, Roe-street, Macclesfield.	13th	30 September	159	35
(C.D.) 176	1887	Stockport Castle Equitable, Albert Hall, Wellington-street, Stockport.	13th	31 December	64	36

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
	7,585	9,579	8,225	1,020	18,799	25	—	- nil -	- nil -	174
2	14,069	27,025	65	424	23,607	3,907	—	- nil -	7,552	- nil.
3	1,327	2,995	—	154	2,889	260	—	—	—	—
4	11,621	26,432	10,828	2,947	40,192	15	—	- nil -	6,281	- nil.
5	1,360	3,041	—	48	1,994	1,095	—	- nil -	503	- nil.
6	11,020	7,364	15,379	—	21,016	1,195	532	- nil -	1,794	- nil.
7	389	1,966	—	507	1,970	503	—	- nil -	1,970	- nil.
8	734	344	2,222	572	3,133	5	—	- nil -	520	- nil.
9	15,372	16,665	15,510	2,861	31,121	3,915	—	—	—	—
10	403	3,171	30	305	3,384	122	—	- nil -	640	- nil.
11	4,122	9,196	2,992	1,143	12,304	1,027	—	- nil -	2,175	- nil.
12	29,943	22,642	29,037	1,374	53,041	12	—	—	—	—
13	1,226	369	—	—	—	242	127	—	—	—
14	10,185	6,273	10,550	1,063	17,876	10	—	—	—	—
15	9,853	10,343	13,059	1,250	24,640	12	—	—	—	—
16	1,838	6,326	—	1,603	7,581	348	—	—	—	—
17	927	2,846	—	284	2,902	228	—	—	—	—
18	1,840	6,209	—	997	6,615	591	—	—	—	—
19	1,684	6,252	4	912	6,278	890	—	- nil -	54	- nil.
20	4,085	15,524	—	335	15,569	290	—	- nil -	- nil	216
21	476	1,677	—	—	1,648	27	2	—	—	—
22	1,500	5,416	29	270	5,597	118	—	—	—	—
23	1,119	- nil -	- nil -	- nil -	- nil -	- nil -	- nil -	—	—	—
24	1,161	6,263	—	152	4,911	1,504	—	—	—	—
25	1,688	6,677	—	344	6,380	641	—	- nil -	- nil -	301
26	1,641	8,003	126	717	6,588	2,258	—	—	—	—
27	328	1,961	—	85	1,695	351	—	- nil -	524	- nil
28	6,280	4,473	8,058	485	12,975	41	—	—	—	—
29	3,133	12,196	3	1,401	13,306	294	—	—	—	—
30	786	- nil -	- nil -	- nil -	- nil -	- nil -	- nil -	—	—	—
31	522	12	—	449	460	1	—	—	—	—
32	799	4,102	—	482	4,575	9	—	—	—	—
33	253	- nil -	- nil -	- nil -	- nil -	- nil -	- nil -	—	—	—
34	867	2,790	—	—	2,641	140	9	—	—	—
35	2,180	6,051	—	345	6,326	70	—	—	—	—
36	226	405	—	—	178	182	45	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
CHESHIRE—continued.						
(I.D.) 178	1887	Second Stockport Richmond, 39, St. Petersgate, Stockport.	12th	31 December	40	1
180	1889	First Crewe Richmond, Assembly Hall, Heath-street, Crewe.	10th	31 March -	85	2
182	"	First Chester Economic, 8, Old Bank-buildings, Eastgate, Chester.	10th	4 November	185	3
183	1887	Lancashire and Wirral Investment, 13, Hamilton-square, Birkenhead.	12th	1 June -	13	4
186	1890	Sale and Ashton-on-Mersey Peers' Economic, St. Paul's Schools, Friars-road, Sale, Manchester.	10th	6 November	220	5
188	"	First Nantwich Richmond, Churchyard-side, Nantwich.	9th	28 February	79	6
189	"	Birkenhead Model, 44, Hamilton-square, Birkenhead.	9th	7 November	223	7
191	"	Stockport Model, Albert Hall, Wellington-street, Stockport.	9th	30 November	203	8
192	1891	Edgeley Popular, 63, Greek-street, Stockport -	8th	31 May -	123	9
(I.D.) 194	1892	Second Chester Economic, 8, Old Bank Buildings, Eastgate, Chester.	8th	31 December	130	10
196	1893	Crewe and District Perfect Thrift, 37, High-street, Crewe.	6th	31 July -	392	11
199	1895	Second Sale and Ashton-on-Mersey Economic, St. Paul Schools, Friar's-road, Sale, Manchester.	5th	31 December	159	12
200	1897	First Crewe Economic, 174, Edleston-road, Crewe.	3rd	31 December	157	13
202	1877	Newton and Flowery Field Permanent, Rose-mount Schoolroom, Bennett-street, Newton.	22nd	8 July -	93	14
203	1897	First Wallasey District Economic, 7, Church-street, Egremont, Birkenhead.	2nd	31 December	147	15
204	1898	Stockport Mersey Permanent, Queen's Buildings, St. Peter's Square, Stockport.	2nd	31 December	117	16
(C.D.) 205	"	Middlewich Economic, Town Hall buildings, Middlewich.	1st	31 December	61	17
206	"	Premier, 112, King-street, Egremont, Birkenhead	2nd	31 December	37	18
207	"	West Kirby Economic, 6, Grange Road, West Kirby, Birkenhead.	1st	31 December	167	19
Total - -					8,844	20
CORNWALL :						
5	1878	Falmouth District, 12, Church-street, Falmouth -	21st	30 June -	76	21
(I.D.) 7	1881	City of Truro Mutual, 31, River-street, Truro -	18th	30 June -	81	22
9	1885	First Camborne and District 747th Starr-Bowkett, 13, Fore-street, Camborne.	14th	31 January -	160	23
13	"	Bodmin and District Self-Help, Coffee Tavern, Bodmin.	14th	31 May -	26	24
16	1890	Falmouth and District Perfect Thrift, 2, Market Strand, Falmouth.	9th	30 June -	177	25
17	"	Penzance and District Perfect Thrift, Rechabite Hall, Penzance.	9th	30 September	399	26
18]	"	Camborne, Hayle, and District Perfect Thrift, Commercial-street, Camborne.	9th	29 September	260	27
19	1894	Second Penzance and District Perfect Thrift, Rechabite Hall, Penzance.	5th	5 February	399	28
20	1898	Cornwall Permanent, 31, River Street, Truro -	1st	31 December	36	29
Total - -					1,614	30
CUMBERLAND :						
8	1875	Cumberland Co-operative, 38, Fisher-street, Carlisle.	49th	31 March -	2,239	31
13	1876	Cockermouth Permanent, Court House, Cockermouth.	35th	31 October -	568	32
13a	1897	Enterprise Permanent, 24, Bank-street, Carlisle -	33rd	9 May -	154	33
14	1878	Keswick, Court Buildings, Keswick - - -	34th	31 December	278	34

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	220	221	5	57	133	150	—	—	—	—
2	330	1,379	—	—	1,097	282	—	—	—	—
3	2,737	7,099	16	—	6,295	679	141	—	—	—
4	96	849	—	—	633	69	147	—	—	—
5	1,675	6,143	—	248	5,221	1,170	—	—	—	—
6	167	1,055	33	100	627	561	—	—	—	—
7	1,172	5,358	—	532	4,996	894	—	—	—	—
8	792	3,893	—	—	3,523	263	107	—	—	—
9	682	2,910	2	—	2,577	274	61	—	—	—
10	774	2,420	641	—	2,473	314	274	—	—	—
11	2,094	4,368	18	253	4,605	34	—	—	—	—
12	724	1,742	22	58	1,284	588	—	—	—	—
13	515	824	15	—	698	45	96	—	—	—
14	1,680	3,637	—	183	3,303	517	—	—	—	—
15	647	1,077	43	—	664	439	17	—	—	—
16	3,527	1,994	3,826	8	5,783	45	—	—	—	—
17	53	—	—	7	—	7	—	—	—	—
18	43	47	15	—	—	35	27	—	—	—
19	557	501	13	—	—	514	—	—	—	—
20	187,562	352,584	125,822	44,822	485,431	36,212	1,585	—	71,733	691
21	1,698	4,074	85	434	4,298	295	—	—	—	—
22	1,354	nil	nil	nil	nil	nil	nil	—	—	—
23	864	3,567	20	28	3,096	519	—	nil	nil	825
24	560	432	24	56	307	205	—	—	—	—
25	649	1,862	—	315	1,873	304	—	—	—	—
26	1,539	5,165	—	541	5,018	688	—	—	—	—
27	608	1,432	—	—	966	488	28	—	—	—
28	1,188	3,859	—	316	3,879	296	—	—	—	—
29	889	852	36	10	895	505	—	—	—	—
30	9,349	21,243	165	1,700	19,830	3,250	28	—	—	825
31	99,308	264,154	160,213	18,283	377,490	65,160	—	32,402	126,127	759
32	8,803	27,722	4,450	2,492	33,342	1,322	—	nil	12,524	nil.
33	10,765	2,542	55,728	—	57,932	174	164	nil	41,653	nil.
34	3,175	14,179	—	625	14,139	665	—	nil	787	nil.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
CUMBERLAND—continued.						
15	1896	Carlisle Perpetual, Old Post Office-court, English-street, Carlisle.	40th	17 August -	65	1
17	"	Workington Permanent, Savings Bank Buildings, Pow-street, Workington.	29th	27 September	850	2
19	1891	Whitehaven and West Cumberland, 46, Duke-street, Whitehaven.	45th	31 December	686	3
21	1896	Cleator Moor Permanent, The Bank, Cleator Moor	26th	30 June -	71	4
23	1877	Penrith, St. Andrew's-square, Penrith - - -	22nd	30 June -	199	5
25	1882	Workington and West Cumberland Permanent, 3, Pow-street, Workington.	17th	31 October -	121	6
27	1887	Workington 874th Starr-Bowkett, 10, John-street, Workington.	12th	6 November	314	7
28	1888	First Maryport Economic, 100, Senhouse-street, Maryport.	12th	11 December	163	8
32	"	Whitehaven Model, 22, Lowther-street, Whitehaven.	11th	14 August -	120	9
33	"	Cockermouth Model, Lodge Room, Public Hall, Cockermouth.	11th	31 October -	163	10
(I.D.) 34	"	Whitehaven Model, No. 2, 97, Duke-street, Whitehaven.	11th	28 October -	61	11
(I.D.) 37	"	Workington Model, 3, Pow-street, Workington -	11th	6 November	193	12
(a) (I.D.) 38	"	Maryport Model, 77, Crosby-street, Maryport -	—	—	—	13
43	1889	Egremont and District Economic, 30, Market-place, Egremont.	11th	27 November	169	14
46	"	First Whitehaven Peers' Economic, Odd Fellows' Hall, Lowther-street, Whitehaven.	10th	7 January -	215	15
(I.D.) 47	"	Maryport and District Second Economic, 100, Senhouse-street, Maryport.	10th	15 April -	199	16
48	"	Keswick Model, Head of Back-lane, Station-street, Keswick.	10th	16 September	254	17
(I.D.) 50	1890	Workington, Distington, and Harrington Model, Savings Bank, Workington.	9th	31 December	205	18
Total - -					7,287	19
DERBYSHIRE :						
18	1888	Ilkeston Permanent, Town Hall, Ilkeston, R.S.O. -	45th	31 December	175	20
26	1896	Clay Cross, Board Schools, Clay Cross, Chesterfield	40th	31 May -	88	21
28	"	Derbyshire Permanent, 2, Victoria-street, Derby -	40th	31 December	2,459	22
29a	1875	Ashbourne Permanent, Town Hall, Ashbourne -	29th	31 December	96	23
(I.D.) 34	1896	Erewash Valley Working Men's Mutual, 3, Market-street, Ilkeston, R.S.O.	25th	8 May - -	21	24
36	1875	Glossop Dale Working Men's Perpetual, 26, Norfolk-street, Glossop.	25th	31 July -	244	25
40	1877	Burbage Permanent, Town Hall-arcade, Buxton -	36th	31 December	107	26
41	"	Long Eaton Mutual Permanent, High-street, Long Eaton, R.S.O.	22nd	31 January -	396	27
46	1896	Alfreton and District Permanent, District Council Offices, Alfreton.	34th	31 December	161	28
51	1881	Derby 479th Starr-Bowkett, 24, The Strand, Derby.	17th	31 January -	131	29
52	1882	Riddings and District 480th Starr-Bowkett, Infants' New Schoolroom, Riddings, Alfreton.	17th	30 January -	66	30
53	"	Heanor (Derbyshire) Permanent, Town Hall, Heanor, R.S.O.	17th	27 June -	134	31
54	1884	Second Derby 681st Starr-Bowkett, 24, The Strand, Derby.	15th	30 June -	96	32
55	1885	Glossop Richmond, Howard Chambers, Glossop -	14th	31 January -	53	33
57	1886	Third Derby 822nd Starr-Bowkett, 24, The Strand, Derby.	13th	31 October -	170	34
58	1887	First Chesterfield Richmond, 31, Gluman-gate, Chesterfield.	12th	30 April -	300	35

of Building Societies, for the Year 1899—*continued*.

	Total Receipts during the last Financial Year.	Liabilities.			Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.	Undivided Profit.	Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	5,001	9,244	—	1,907	10,118	1,033	—	- nil -	1,434	- nil.
2	15,691	47,516	—	1,752	45,786	3,482	—	- nil -	3,089	- nil.
3	5,475	55,912	—	2,734	(¹)53,545	5,101	—	- nil -	(¹)30,149	- nil.
4	354	1,940	—	815	2,492	263	—	- nil -	2,172	- nil.
5	4,727	7,134	1,562	459	9,155	—	—	—	—	—
6	2,450	2,749	9,352	415	12,516	—	—	- nil -	1,339	- nil.
7	4,313	7,066	148	416	6,805	825	—	—	—	—
8	1,583	7,863	—	347	7,267	943	—	- nil -	255	- nil.
9	632	3,979	3	432	4,258	156	—	- nil -	341	- nil.
10	553	4,190	—	333	4,157	366	—	—	—	—
11	1,960	2,311	3	8	873	1,449	—	—	—	—
12	17	909	—	—	373	103	433	—	—	—
13	—	—	—	—	—	—	—	—	—	—
14	986	3,639	—	287	3,722	204	—	—	—	—
15	1,088	5,350	335	3	5,302	386	—	—	—	—
16	1,144	5,872	1	144	5,463	554	—	—	—	—
17	1,270	5,974	70	377	5,306	1,115	—	—	—	—
18	16	797	19	—	129	124	563	—	—	—
19	170,311	481,042	231,884	31,829	660,170	83,425	1,160	32,402	219,870	759
20	2,451	9,368	15	738	7,979	2,142	—	- nil -	1,066	- nil.
21	1,713	3,536	554	27	4,031	86	—	—	—	—
22	72,311	162,538	1,730	10,225	165,855	8,638	—	- nil -	- nil -	3,328
23	3,476	6,745	—	453	7,095	103	—	- nil -	1,898	- nil.
24	2,215	542	—	195	705	32	—	—	—	—
25	8,039	8,016	21,066	129	27,694	1,517	—	- nil -	3,174	- nil.
26	1,829	3,490	—	20	3,311	199	—	—	—	—
27	3,831	11,354	1,263	873	12,784	706	—	—	—	—
28	2,620	6,847	—	489	7,234	102	—	—	—	—
29	1,991	8,519	448	—	8,478	465	24	—	—	—
30	457	2,314	10	53	1,927	450	—	—	—	—
31	1,971	5,253	—	263	4,497	1,019	—	—	—	—
32	1,475	5,267	—	—	4,195	1,050	22	—	—	—
33	908	3,488	2	332	3,645	177	—	—	—	—
34	2,049	6,732	—	26	5,206	1,552	—	—	—	—
35	1,940	7,782	6	647	7,868	567	—	—	—	—

(¹) This is a net amount after deducting 21,724*l.* set aside to meet loss on Properties in possession.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
DERBYSHIRE—continued.						
61	1888	Swadlincote and District Richmond, Committee Room, Market Hall, Swadlincote, Burton-on-Trent.	11th	30 June -	230	1
63	1889	Ilkeston Model, Conservative Club, Bath-street, Ilkeston, R.S.O.	10th	8 August -	100	2
65	1891	Second Ilkeston Model, Marple's Temperance Hotel, Bath-street, Ilkeston, R.S.O.	8th	12 March -	234	3
66	"	First Chesterfield Model, Packer's Row, Chesterfield.	9th	30 November	141	4
69	1894	Alfreton Model, High-street, Alfreton - -	5th	23 March -	300	5
70	1898	Buxton, Market-place, Buxton - - -	—	(^c)	—	6
71	1886	Long Eaton Permanent Central, 33, South-street, Long Eaton, R.S.O.	13th	31 July -	70	7
					Total - -	5,772 8
DEVONSHIRE :						
20	1886	Stonehouse, 59, Emma-place, East Stonehouse, Plymouth.	50th	30 June -	37	9
21	1874	Exeter and West of England Permanent, 16, Bedford Circus, Exeter.	50th	30 September	63	10
23	1875	Provident Permanent, 14, Bedford Circus, Exeter	50th	31 October -	855	11
24	"	North Devon Permanent Mutual, 14, High-street, Torrington.	49th	31 January -	621	12
27	1880	Barnstaple Permanent Mutual, Bridge Hall Chambers, Barnstaple.	48th	31 January -	1,503	13
28	1881	Barnstaple and North Devon Permanent, 17, Joy-street, Barnstaple.	49th	30 April -	236	14
37	1896	Exeter, Upper Paul-street, Exeter - - -	43rd	31 December	468	15
39	"	Western Counties Equitable, 1, Cooper-street, Bideford.	37th	31 May -	442	16
41	"	North Devon, The Strand, Barnstaple - - -	31st	31 December	443	17
43	1880	Exeter and Devon Mutual, Odd Fellows' Hall, Bampfylde-street, Exeter.	19th	31 October -	45	18
44	"	First Torquay 341st Starr-Bowkett, Y. M. C. A., Market-street, Torquay.	19th	20 November	84	19
46	1882	Exeter 486th Starr-Bowkett, Eastgate Coffee Tavern, Exeter.	17th	31 January -	179	20
47	"	Paignton and District 495th Starr-Bowkett, 1, Town Hall-terrace, Paignton.	17th	28 February	88	21
48	"	Second Torquay 496th Starr-Bowkett, Y. M. C. A., Market-street, Torquay.	17th	13 March -	98	22
49	"	Exmouth and District 499th Starr-Bowkett, Coffee Palace, Exmouth.	17th	31 March -	132	23
(C.D.) 52	"	First Devonport 520th Starr-Bowkett, Temperance Hall, Fore-street, Devonport.	17th	30 June -	2	24
55	1883	Tavistock 583rd Starr-Bowkett, Bedford-square, Tavistock.	16th	31 January -	266	25
(I.D.) 57	"	Plymouth, Stonehouse, and District Self-Help, 12, Cornwall-street, Plymouth.	16th	31 December	nil	26
59	1884	Teignmouth and District Mutual, 51, Bilton-street, Teignmouth.	15th	31 March -	59	27
(C.D.) 60	"	Crediton and District Mutual, 111, High-street, Crediton.	15th	(^c)	135	28
61	"	Second Exeter 707th Starr-Bowkett, Cathedral-yard, Exeter.	15th	31 July -	189	29
(C.D.) 62	"	Second Devonport 702nd Starr-Bowkett, Temperance Hall, Fore-street, Devonport.	15th	31 July -	32	30
65	1885	Bideford and District 761st Starr-Bowkett, Grenville-street, Bideford.	14th	31 March -	197	31
69	1886	First Exeter Richmond, Eastgate Coffee Tavern, Exeter.	13th	30 September	101	32
70	"	First Torquay Richmond, 4, Victoria, Parade, Torquay.	13th	31 October -	72	33
71	"	Third Exeter 824th Starr-Bowkett, Cathedral-yard, Exeter.	13th	31 October -	163	34
79	1888	Second Bideford 912th Starr-Bowkett, Grenville-street, Bideford.	11th	31 July -	194	35
81	1889	Plymouth and District Model, 10, Frankfort-street, Plymouth.	10th	19 August -	146	36

(^c) This Society has done no business.(^c) This account is made up to 25th March 1900.

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,329	6,900	—	207	6,587	520	—	—	—	—
2	1,184	3,045	112	631	3,445	343	—	—	—	—
3	480	3,067	9	—	2,704	355	17	—	—	—
4	364	2,096	—	—	1,330	603	163	—	—	—
5	1,158	3,314	—	234	3,194	354	—	—	—	—
6	—	—	—	—	—	—	—	—	—	—
7	773	855	5	70	392	538	—	—	—	—
8	114,564	271,068	25,220	15,612	290,156	21,518	226	—	6,138	3,328
9	7,935	2,418	—	950	25	3,343	—	—	—	—
10	4,224	2,637	5,097	1,143	7,049	1,828	—	nil	200	nil.
11	24,490	33,722	31,700	3,582	62,898	6,106	—	6,509	9,085	558
12	5,365	19,952	26	1,200	18,827	2,351	—	nil	1,887	nil.
13	18,045	46,685	15,256	3,541	52,295	13,187	—	nil	3,308	nil.
14	4,340	9,653	5,172	521	14,961	385	—	nil	1,917	nil.
15	7,747	9,446	7,607	3,913	14,709	6,257	—	—	—	—
16	18,280	12,735	19,860	1,067	32,382	1,280	—	—	—	—
17	9,000	18,726	1,514	136	19,412	964	—	nil	2,544	nil.
18	549	3,126	—	751	3,682	195	—	nil	nil	310
19	1,324	5,597	—	1,905	6,307	1,195	—	—	—	—
20	3,286	11,724	—	1,136	12,495	365	—	—	—	—
21	605	4,340	—	551	4,678	213	—	—	—	—
22	1,167	5,906	—	1,216	6,641	481	—	—	—	—
23	1,137	5,048	—	98	4,737	409	—	—	—	—
24	nil	27	—	—	—	27	—	—	—	—
25	2,608	10,343	94	—	9,070	879	488	—	—	—
26	1,304	nil	nil	nil	nil	nil	nil	—	—	—
27	310	1,991	—	260	1,917	334	—	—	—	—
28	63	42	—	58	72	28	—	—	—	—
29	1,876	7,764	52	—	6,291	1,455	70	nil	nil	80
30	336	266	—	142	393	15	—	nil	nil	393
31	1,487	6,292	—	4	5,950	346	—	nil	nil	204
32	1,043	4,775	13	295	4,662	421	—	—	—	—
33	1,154	2,852	—	203	2,693	362	—	—	—	—
34	1,239	4,120	56	—	3,539	298	389	—	—	—
35	572	2,625	—	—	1,936	466	223	—	—	—
36	1,773	8,290	—	1,292	8,669	913	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
DEVONSHIRE—continued.						
83	1889	Exeter and District Perfect Thrift, Eastgate Coffee Tavern, Exeter.	10th	30 June -	295	1
84	1890	Exeter Model, Oddfellows' Hall, Catherine-street, Exeter.	9th	9 February	176	2
				Total - -	7,371	3
DORSETSHIRE :						
2	1881	Dorchester and County of Dorset Economic, 47, South-street, Dorchester.	52nd	30 September	95	4
6	1878	Dorset, Damory-street, Blandford - - -	47th	31 August -	405	5
9	1896	Wimborne and Bournemouth Permanent, King street, Wimborne.	34th	30 September	7	6
10	1875	Town and County of Poole, Market-place, Poole -	25th	31 December	327	7
11	1880	Swanage and Isle of Purbeck, Durlston House, Swanage.	20th	31 December	35	8
12	1883	First Weymouth 590th Starr - Bowkett, Odd Fellows' Hall, Market-street, Weymouth.	16th	31 March -	214	9
13	"	Dorchester 641st Starr-Bowkett, Alington Hall, Durngate-street, Dorchester.	16th	30 November	300	10
14	1884	Second Dorchester and District 683rd Starr-Bowkett, Alington Hall, Durngate-street, Dorchester.	15th	31 August -	276	11
15	1885	First Poole 746th Starr-Bowkett, 102, High-street, Poole.	15th	31 December	121	12
17	"	Portland 785th Starr-Bowkett, Soldiers' Institute, Portland.	14th	31 July -	210	13
20	1888	Third Weymouth 918th Starr-Bowkett, Working Men's Club, Mitchell-street, Weymouth.	11th	31 August -	215	14
22	1889	Weymouth and District Perfect Thrift, 4, Lower Bond-street, Weymouth.	11th	8 November	307	15
				Total - -	2,512	16
DURHAM :						
73	1876	Barnard Castle and Teesdale, Witham Testimonial, Barnard Castle.	50th	31 July -	245	17
90	1882	City and County of Durham Permanent, 6, Sadler-street, Durham.	48th	3 March -	135	18
147	1876	Darlington Equitable, Union-buildings, 18, North-gate, Darlington.	43rd	19 July -	945	19
151	1879	Auckland Union Permanent, 56, North Bondgate, Bishop Auckland.	43rd	31 December	89	20
181	1896	Economical, 23, West-street, Gateshead - -	39th	1 May -	205	21
201	1877	Albion Permanent, Park Chambers, 28, John-street, Sunderland.	38th	26 September	90	22
208	1889	Stockton Permanent, 13, Finkle-street, Stockton-on-Tees.	37th	31 December	59	23
226	1896	Durham District Permanent, 19, Elvet Bridge, Durham.	36th	30 April -	22	24
233	1887	Bede Permanent, 54, Grange-road West, Jarrow -	36th	30 September	139	25
236	1876	Gateshead Institute Permanent, 46, West-street, Gateshead.	36th	21 October -	197	26
238	1889	South Shields Equitable Permanent, Russell-buildings, 57, King-street, South Shields.	36th	31 December	58	27
239	1888	United Permanent, Commercial Chambers, 71, King-street, South Shields.	35th	28 February -	230	28
255	1887	Tyne Dock Permanent, 99, Hudson-street, Tyne Dock, South Shields.	34th	23 January -	191	29
267	1876	North Durham Permanent, 3, West-street, Gateshead.	34th	6 November	229	30
269	1888	Corporation Permanent, 3, Market-place, South Shields.	33rd	14 January -	255	31
278	1885	Houghton-le-Spring and North Durham Permanent, Mechanics' Institute, Houghton - le - Spring, R.S.O.	33rd	30 June -	205	32
279	1895	Seanam Harbour (Londonderry) Permanent, 3, Tempest-place, Seaham Harbour, Sunderland.	33rd	31 December	132	33

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	433	1,911	—	—	1,600	104	207	—	—	—
2	471	2,022	—	—	1,844	82	96	—	—	—
3	122,163	245,035	86,447	23,964	309,734	44,289	1,423	6,509	18,941	1,545
4	5,063	13,719	393	2,561	14,987	1,686	—	- nil -	2,087	- nil.
5	19,084	29,140	41,368	5,908	76,366	50	—	7,058	5,064	- nil.
6	123	158	150	217	365	160	—	- nil -	- nil -	279
7	8,554	28,996	27,728	128	54,564	2,288	—	- nil -	12,755	7,626
8	225	1,044	294	92	1,423	7	—	—	—	—
9	2,094	9,843	—	198	9,431	610	—	- nil -	204	60
10	2,735	12,514	—	—	11,283	716	515	- nil -	548	- nil.
11	3,632	9,797	—	—	8,984	367	446	- nil -	265	48
12	977	4,180	—	597	4,526	251	—	- nil -	390	- nil.
13	974	4,271	—	—	3,040	600	631	—	—	—
14	1,797	4,491	—	82	4,354	219	—	—	—	—
15	1,391	6,370	—	59	5,431	998	—	—	—	—
16	47,549	124,523	69,933	9,842	194,754	7,952	1,592	7,058	21,313	8,013
17	2,201	10,117	—	—	9,602	493	22	- nil -	1,496	- nil.
18	2,995	5,364	2,689	3,029	11,016	66	—	—	—	—
19	46,064	57,524	28,232	2,665	84,200	4,221	—	—	—	—
20	3,224	1,709	6,105	6,443	11,343	2,914	—	- nil	1,189	- nil.
21	13,325	25,207	2,011	1,790	26,884	2,124	—	—	—	—
22	2,123	5,294	—	387	4,905	776	—	- nil -	371	233
23	2,925	6,454	—	6	3,761	2,699	—	- nil -	200	- nil.
24	266	882	—	1,066	703	1,245	—	—	—	—
25	18,841	40,866	—	1,435	42,201	100	—	—	—	—
26	21,700	39,740	3,532	1,272	44,532	12	—	—	—	—
27	3,650	10,860	—	750	10,379	1,231	—	- nil	(1) 3,771	- nil.
28	20,193	51,173	187	3,117	53,092	1,385	—	—	—	—
29	5,198	22,816	—	338	21,561	1,593	—	- nil -	578	- nil.
30	27,387	37,837	8,000	2,043	47,445	435	—	11,620	- nil -	- nil.
31	11,419	31,454	—	1,322	29,425	3,351	—	- nil -	275	- nil.
32	3,982	8,056	3,860	2,000	13,795	121	—	- nil -	5,082	31
33	3,590	4,474	5,269	675	10,107	311	—	- nil -	- nil -	286

(1) After deducting 175L., "Property Loss Fund."

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
<i>DURHAM—continued.</i>						
280	1877	West Hartlepool and District Permanent, Athelnaum, Church-street, West Hartlepool.	34th	31 December	350	1
(a)(I.D.) 293	1898	Queen Permanent, 14, Norfolk-street, Sunderland	—	—	—	2
297	1895	Brandling Permanent, Brandling Chambers, Brandling-street, Gateshead.	30th	4 February	122	3
300	1894	Darlington and District Permanent, 88, Northgate, Darlington.	30th	28 February	167	4
302	1890	United Permanent, 12, West-street, Gateshead	31st	31 March	297	5
324	1880	Bishop Auckland Rock, 23, Victoria-street, Bishop Auckland.	28th	31 December	566	6
341	1877	North of England Permanent, 16, John-street, Sunderland.	36th	28 September	58	7
342	"	Jarrow Permanent, 1, Grange-road West, Jarrow	26th	31 December	200	8
343a	1896	Advance, 15, Church-street, West Hartlepool	26th	31 July	794	9
344a	1880	Industrial and Provident Permanent, 42, Fawcett-street, Sunderland.	45th	31 December	829	10
345	1896	Wellington Permanent, 3, West-street, Gateshead	26th	4 November	36	11
356	1875	Eligible Permanent, 63, King-street, South Shields	25th	31 October	222	12
357	"	South Shields Crown Permanent, Waverley Chambers, Salem-street, South Shields.	24th	15 March	75	13
358	"	Sunderland Royal, 33, West Sunnyside, Sunderland	24th	31 May	110	14
(I.D.) 363	"	Tow Law Reciprocal, Mechanics' Institute, Tow Law, R.S.O.	24th	31 May	20	15
364	"	Crook Equitable, 2, Market-place, Crook, R.S.O.	24th	5 June	220	16
(a)(C.D.) 365	"	North British Permanent, 12, West-street, Gateshead.	—	—	—	17
367	"	South Shields Commercial Permanent, 67, King-street, South Shields.	24th	30 June	332	18
371	1876	Sunderland Star Permanent, 45, John-street, Sunderland.	23rd	27 February	112	19
372	"	Hetton-le-Hole and Easington Lane Permanent, National Schoolroom, Hetton-le-Hole, R.S.O.	24th	12 December	203	20
374	"	Hartlepool Permanent, 61, Church-street, West Hartlepool.	23rd	30 June	227	21
376	"	South Shields Sun Permanent, 55, King-street, South Shields.	23rd	31 July	99	22
378	1877	Stanhope and Wear Valley Permanent, New Bank, Stanhope, Darlington.	22nd	30 June	33	23
379	"	South Shields Nelson Permanent, 25, King-street, South Shields.	22nd	28 February	89	24
380	"	North Eastern Industrial Permanent, 22, Fawcett-street, Sunderland.	22nd	12 August	44	25
382	"	Sunderland Havelock Permanent, 62, John-street, Sunderland.	22nd	9 October	60	26
387	"	Tyne Commercial Permanent, 71, Ormonde-street, Jarrow.	22nd	31 December	357	27
392	1879	Sunderland Working Men's Permanent, Fawcett-street, Sunderland.	20th	31 December	1,271	28
395	1860	Sunderland 339th Starr-Bowkett, 20, Bridge-street, Sunderland.	19th	31 October	116	29
396	"	Stockton-on-Tees 340th Starr-Bowkett, 134, High-street, Stockton-on-Tees.	19th	31 October	60	30
397	1881	Hartlepool 344th Starr-Bowkett, 11, Church-street, West Hartlepool.	19th	31 December	83	31
(I.D.) 399	"	First Shotley Bridge and District 370th Starr-Bowkett, Temperance Hall, Blackhill, R.S.O.	18th	30 April	129	32
401	"	Second Sunderland 417th Starr-Bowkett, 20, Bridge-street, Sunderland.	18th	2 May	88	33
402	"	Jarrow and District 402nd Starr-Bowkett, 61, Ellison-street, Jarrow.	18th	30 June	99	34
403	"	South Shields Amalgamated Starr-Bowkett, 25, King-street, South Shields.	18th	1 August	238	35
405	"	Gateshead 477th Starr-Bowkett, 14, West-street, Gateshead.	18th	31 December	118	36

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	14,569	14,681	19,464	285	31,446	2,984	—	—	—	—
2	—	—	—	—	—	—	—	—	—	—
3	3,799	12,906	413	267	12,813	773	—	- nil -	- nil -	1,053
4	1,087	8,736	5,848	780	14,451	913	—	- nil -	11,819	- nil
5	15,097	29,475	86	827	30,350	38	—	—	—	—
6	17,013	44,350	10	2,102	39,364	7,098	—	- nil -	- nil -	166
7	829	3,524	350	404	4,015	263	—	- nil -	2,546	1,009
8	21,095	34,775	15,029	1,174	50,294	684	—	—	—	—
9	23,548	45,697	4,887	2,184	50,215	2,553	—	—	—	—
10	37,078	42,538	11,493	7,543	52,220	9,354	—	- nil -	1,192	143
11	7,573	13,086	2,000	875	12,091	3,870	—	—	—	—
12	76,206	132,546	—	9,183	140,954	775	—	5,500	577	- nil.
13	3,880	7,225	365	494	6,896	1,188	—	- nil -	45	- nil.
14	2,559	2,061	1,616	105	3,214	568	—	- nil -	- nil -	1,025
15	165	663	280	112	655	400	—	—	—	—
16	7,658	11,572	2,225	1,226	13,510	1,513	—	- nil -	- nil -	158
17	—	—	—	—	—	—	—	—	—	—
18	56,988	93,404	8,500	3,709	105,173	440	—	—	—	—
19	2,157	6,079	641	51	6,187	584	—	- nil -	nil	272
20	4,422	6,303	820	220	7,164	179	—	—	—	—
21	7,927	11,304	10,799	719	21,667	1,155	—	- nil -	320	[257
22	10,781	17,235	7	522	15,613	2,151	—	- nil -	616	- nil.
23	1,087	1,327	—	52	1,214	165	—	—	—	—
24	10,770	12,778	601	254	13,630	3	—	—	—	—
25	139	2,210	973	52	3,107	128	—	- nil -	150	2,957
26	1,847	4,025	—	177	3,274	928	—	- nil -	- nil -	107
27	37,237	55,512	3,001	1,665	58,676	1,502	—	—	—	—
28	57,497	115,972	124	2,385	112,504	5,977	—	- nil -	- nil -	1,169
29	1,475	5,836	—	627	6,033	430	—	—	—	—
30	661	3,377	32	863	3,836	436	—	—	—	—
31	1,073	4,671	—	288	4,936	23	—	—	—	—
32	1,778	8,722	—	630	8,126	1,226	—	—	—	—
33	1,170	3,757	—	330	3,505	582	—	—	—	—
34	832	4,320	—	272	4,284	308	—	—	—	—
35	3,011	12,529	85	513	13,106	21	—	—	—	—
36	2,258	6,957	—	876	6,513	1,320	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND (CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
DURHAM—continued.						
410	1882	Third Sunderland 536th Starr-Bowkett, 20, Bridge-street, Sunderland.	17th	30 August -	107	1
411	"	Sunderland Monarch Permanent, 4, Norfolk-street, Sunderland.	17th	30 December	35	2
414	1883	Sunderland Neptune Permanent, 20, Bridge-street, Sunderland.	17th	31 December	107	3
419	"	Wearside Permanent, Union Chambers, 14, Waterloo-place, Sunderland.	16th	12 September	nil	4
421	1884	Second Hartlepool 638th Starr-Bowkett, 11, Church-street, West Hartlepool.	16th	31 December	111	5
423	"	Team Valley Permanent, Masonic Hall, Chester-le-Street.	15th	14 March -	195	6
427	"	Felling and District 684th Starr-Bowkett, 12, West-street, Gateshead.	15th	30 September	45	7
428	1885	Consett and District Permanent, New Town Hall, Consett, R.S.O.	15th	21 December	163	8
429	"	Consett and District 741st Starr-Bowkett, Parliament-street, Consett, R.S.O.	14th	23 January -	163	9
433	1886	South Shields Anchor Permanent, Waverley Chambers, Salem-street, South Shields.	13th	2 February	110	10
436	1888	Palmer Permanent, Grange-place, off Ellison-street, Jarrow.	11th	31 July -	nil	11
437	"	Stockton-on-Tees Model, 8, Silver-street, Stockton-on-Tees.	11th	23 May -	139	12
439	"	Fourth Sunderland 937th Starr-Bowkett, 20, Bridge-street, Sunderland.	10th	25 January	174	13
440	1889	Bishop Auckland and District 942nd Starr-Bowkett, 45, Market-place, Bishop Auckland.	11th	31 December	69	14
441	"	First Sunderland Peers' Economic, 50, Frederick-street, Sunderland.	11th	31 December	150	15
442	"	Hartlepool Model, 23, Church-street, West Hartlepool.	10th	11 January	201	16
443	"	Sunderland Amalgamated Model, 11, John-street, Sunderland.	11th	31 December	348	17
445	"	Black Hill, Consett, and District Model, 1, Park-road, Blackhill, R.S.O.	10th	24 April -	360	18
447	"	Darlington Model, 8, Houndgate, Darlington	10th	13 June -	228	19
453	"	First Spennymoor and District Model, 5, Thomas-street, Spennymoor.	10th	8 October -	185	20
454	"	Shildons Model, 1, St. John's-road, New Shildon, R.S.O.	10th	19 October -	270	21
455	"	South Shields First Model, Edinburgh Buildings, 34, King-street, South Shields.	10th	30 October -	162	22
457	"	Darlington Second Model, 8, Houndgate, Darlington.	10th	20 December	225	23
458	1890	Darlington First Popular, 88, Northgate, Darlington.	9th	31 January -	180	24
460	"	Hartlepool Third Model, 23, Church-street, West Hartlepool.	9th	17 April -	300	25
461	"	First Gateshead and District Perfect Thrift, Mechanics' Institute, West-street, Gateshead.	9th	31 March -	244	26
464	"	Crook Popular, Freemasons' Hall, Church-street, Crook, R.S.O.	9th	31 August -	394	27
467	"	Spennymoor First Popular, 82, South-street, Spennymoor.	9th	2 October -	79	28
468	"	Stockton-on-Tees First Popular, 10, Exchange Buildings, Stockton-on-Tees.	9th	30 September	230	29
469	"	Hartlepool Popular, 33, Lynn-street, West Hartlepool.	9th	28 November	139	30
471	1891	Stockton and District Perfect Thrift, 13, Hartington-road, Stockton-on-Tees.	8th	31 January -	338	31
472	"	Durham and Yorkshire, 85, Northgate, Darlington.	9th	31 December	1,608	32
473	"	First Sunderland Paragon, 20, Bridge-street, Sunderland.	8th	28 February -	198	33
475	"	South Shields Second Model, 34, King-street, South Shields.	8th	30 January -	203	34
477	"	Hartlepool Fourth Model, 23, Church-street, West Hartlepool.	8th	21 March -	218	35
478	"	Shildons Second Model, 1, St. John's-road, New Shildon, R.S.O.	8th	14 April -	293	36
480	"	Eldon Lane and District Workman's, Primitive Methodist Lecture Hall, Eldon-lane, Bishop Auckland.	8th	28 May -	73	37

of Building Societies, for the Year 1899—*continued*.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,824	4,059	—	438	4,098	399	—	—	—	—
2	1,347	2,587	37	—	2,396	96	132	- nil -	717	- nil.
3	5,913	6,138	4,168	10	9,191	1,125	—	- nil -	160	- nil.
4	2,934	- nil -	- nil -	- nil -	- nil -	- nil -	- nil -	—	—	—
5	1,401	4,215	133	662	4,010	1,000	—	—	—	—
6	4,149	11,573	10	345	11,459	474	—	—	—	—
7	237	947	—	78	250	775	—	—	—	—
8	8,129	4,940	8,303	156	13,398	1	—	—	—	—
9	1,280	3,827	—	65	3,505	387	—	—	—	—
10	5,882	10,625	128	193	10,932	14	—	—	—	—
11	1,232	- nil -	- nil -	- nil -	- nil -	- nil -	- nil -	—	—	—
12	342	2,617	3	34	2,623	31	—	- nil -	100	- nil.
13	1,281	3,347	—	46	2,938	455	—	—	—	—
14	317	976	—	158	1,073	61	—	—	—	—
15	667	2,989	50	—	2,556	461	22	—	—	—
16	884	5,194	—	411	5,095	510	—	—	—	—
17	3,252	4,466	—	—	4,051	108	307	—	—	—
18	1,464	7,659	—	183	7,675	167	—	—	—	—
19	1,547	5,889	—	301	5,643	547	—	—	—	—
20	1,254	5,587	—	554	6,032	109	—	—	—	—
21	997	5,486	—	288	5,292	432	—	—	—	—
22	915	5,334	—	608	5,583	359	—	—	—	—
23	1,051	5,354	—	174	5,105	423	—	—	—	—
24	477	2,695	2	94	2,775	16	—	—	—	—
25	1,268	8,076	—	909	7,984	1,001	—	—	—	—
26	1,087	4,505	—	375	3,980	900	—	- nil -	- nil -	125
27	1,728	5,796	4	273	5,851	222	—	—	—	—
28	317	1,218	1	60	1,122	157	—	—	—	—
29	1,076	3,731	5	314	3,632	418	—	—	—	—
30	794	3,674	2	198	3,626	248	—	—	—	—
31	873	4,560	—	—	3,734	775	51	- nil -	314	- nil.
32	64,947	81,685	63,449	3,581	141,365	7,350	—	—	—	—
33	1,243	2,542	604	—	2,700	379	67	- nil -	64	- nil.
34	851	4,401	—	414	4,300	515	—	—	—	—
35	749	3,917	—	232	3,671	478	—	—	—	—
36	967	4,936	—	—	4,761	144	31	—	—	—
37	118	756	—	—	605	151	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
DURHAM—continued						
481	1891	Darlington Third Model, 8, Houndgate, Darlington.	8th	11 May -	224	1
482	"	Spennymoor Mutual, 4, Thomas-street, Spennymoor.	8th	27 March -	184	2
(a) (I.D.) 486	1892	Seaham Harbour Model, Rutherford's Buildings, Seaham Harbour, Sunderland.	—	—	—	3
(U.) (1) 490	1893	Hartlepoons Fifth Model, 65, Church-street, Hartlepool.	6th	23 October -	138	4
492	1894	Second Sunderland Paragon, 20, Bridge-street, Sunderland.	5th	8 February	400	5
493	"	Hartlepoons Second Popular, 33, Lynn-street, West Hartlepool.	5th	10 January -	247	6
494	"	First Waterhouses Popular, Baptist School, Waterhouses, Durham.	5th	31 January -	288	7
495	"	Darlington Fourth Model, 8, Houndgate, Darlington.	5th	21 March -	281	8
496	"	Tow Law First Popular, Local Board Office, High-street, Tow Law, R.S.O.	5th	21 February	297	9
497	"	Tow Law Mutual, Local Board Office, High-street, Tow Law, R.S.O.	5th	17 April -	296	10
(U.) (7) 499	"	Darlington Second Popular, 88, Northgate, Darlington.	5th	31 May -	130	11
500	"	Willington First Popular, Board Schools, Willington, R.S.O.	5th	31 May -	289	12
501	"	Darlington Fifth Model, 8, Houndgate, Darlington.	5th	22 June -	275	13
502	"	Fourth Derwent, Station Hotel, Blackhill, R.S.O.	5th	8 March -	73	14
505	1893	Thornaby First Model, 27, High-street, Stockton-on-Tees.	6th	13 February	23	15
Total - -					22,439	16
ESSEX :						
5	1875	Chelmsford and Essex, Chelmsford Institute, Chelmsford.	54th	31 August -	87	17
19	1881	Essex Equitable Permanent, South-street, Romford.	51st	31 March -	350	18
23	1875	Saffron Walden Second, King-street, Saffron Walden.	50th	31 December	361	19
27	1885	Maldon Permanent, 32, High-street, Maldon	48th	31 March -	37	20
47	1881	Saffron Walden and Essex Mechanics' Permanent, Town Hall, Saffron Walden.	32nd	30 May -	64	21
49	1876	Colchester Co-operative Mutual Permanent, 2, Victoria Chambers, West Stockwell-street, Colchester.	30th	31 December	739	22
54	1896	Second Plaistow Mutual, Public Room, Balaam-street, Plaistow, E.	26th	31 December	94	23
55	"	Harlow, George Inn, Harlow	25th	28 February	57	24
59	1876	Colchester 180th Starr-Bowkett, Literary Institution, St. John-street, Colchester.	23rd	31 January -	75	25
61	"	Brentwood and District 191st Starr-Bowkett, Primrose Hill, Brentwood.	23rd	30 November	38	26
62	1877	Walthamstow Permanent, Town Hall, Orford-road, Walthamstow.	22nd	31 March -	285	27
63	"	Woodford Mutual, Castle Hotel, Woodford	22nd	30 April -	34	28
68	"	Canning Town and District 217th Starr-Bowkett, Boyd Institute, Nelson-street, Victoria Docks, E.	22nd	31 December	64	29
(C.D.) 69	"	Southend-on-Sea and District 224th Starr-Bowkett, Medical Mission Hall, Clarence-road, Southend-on-Sea.	22nd	31 December	35	30
71	1878	Fourth Stratford Rock Mutual, Workmen's Hall, West Ham-lane, Stratford, E.	21st	2 August -	18	31
73	1879	Second Colchester 246th Starr-Bowkett, Shaftesbury Rooms, Culver-street, Colchester.	20th	2 March -	78	32
75	"	Leytonstone and Wanstead 253rd Starr-Bowkett, Elliot Rooms, Harvey-road, Leytonstone, N.E.	20th	30 April -	101	33

(1) This Society has united with the Hartlepoons Fifth Model Building Society.

(Register Number 477, Durham.)

(2) This Society has united with the Darlington First Popular Building Society.

(Register Number 458, Durham.)

of Building Societies, for the Year 1899—*continued*.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,041	4,449	—	208	4,388	269	—	—	—	—
2	673	2,862	—	174	2,952	84	—	—	—	—
3	—	—	—	—	—	—	—	—	—	—
4	621	2,908	—	—	2,235	527	146	—	—	—
5	1,171	2,552	—	—	2,113	343	96	—	—	—
6	631	1,959	1	—	1,381	399	180	—	—	—
7	884	2,640	2	101	1,970	773	—	—	—	—
8	933	3,689	—	—	3,267	365	57	—	—	—
9	877	3,050	25	69	2,606	538	—	—	—	—
10	786	2,810	4	7	2,617	204	—	—	—	—
11	359	1,266	2	—	977	196	95	—	—	—
12	1,036	1,972	4	—	1,213	725	38	—	—	—
13	925	3,580	—	36	3,336	280	—	—	—	—
14	1,286	2,849	504	988	4,175	166	—	—	—	—
15	nil	193	6	—	—	42	157	—	—	—
16	760,876	1,413,065	226,981	82,791	1,622,228	99,208	1,401	17,120	31,582	9,051
17	4,356	6,342	1,992	2,485	10,548	271	—	- nil -	180	- nil.
18	11,203	25,118	49	2,987	27,640	514	—	—	—	—
19	15,211	18,289	11,675	818	27,048	3,734	—	- nil -	60	- nil.
20	3,150	1,943	2,223	64	4,156	74	—	—	—	—
21	1,235	870	1,297	442	2,044	565	—	- nil -	- nil -	197
22	17,159	20,346	18,381	1,771	40,498	—	—	- nil -	216	- nil.
23	1,567	2,140	166	349	1,666	989	—	—	—	—
24	865	2,750	—	9	2,437	322	—	—	—	—
25	800	4,104	—	1,248	4,999	353	—	—	—	—
26	530	1,788	—	107	1,673	222	—	—	—	—
27	8,921	12,248	7,334	1,186	20,624	144	—	- nil -	570	347
28	1,860	7,033	—	243	6,623	653	—	—	—	—
29	1,632	6,174	—	2,243	8,340	77	—	—	—	—
30	813	675	10	604	1,195	94	—	—	—	—
31	480	741	—	353	844	250	—	—	—	—
32	1,383	4,917	107	997	4,891	1,130	—	—	—	—
33	1,276	5,871	—	491	6,099	263	—	- nil -	654	- nil.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
		<i>Essex—continued.</i>				
76	1879	Fifth Stratford Rock Mutual, 138, Romford-road, Stratford, E.	19th	14 January -	34	1
77	1880	Grays and District 305th Starr-Bowkett, Devon Villa, Brooke-road, Grays.	19th	31 May -	71	2
78	"	Grays Co-operative Mutual Permanent, High-street, Grays.	19th	31 December	436	3
81	"	Second Canning Town 349th Starr-Bowkett, Trinity School-room, Barking-road, E.	19th	25 November	120	4
82	"	Walthamstow and District 347th Starr-Bowkett, Foresters' Arms Coffee Tavern, St. Mary's-road, Walthamstow.	19th	31 December	120	5
84	1881	Epping, Ongar, and District 348th Starr-Bowkett, Twynn's Coffee House, High-street, Epping.	19th	31 December	161	6
(C) 95	"	Eleventh Commercial Mutual	—	—	—	7
(C.D.) 90	1882	Forest Gate, 49, Empress-avenue, Cranbrook Park, Ilford.	17th	30 June -	20	8
97	1883	West Essex Permanent, Bank Chambers, Chelmsford.	16th	31 May -	85	9
107	1884	Chelmsford 661st Starr-Bowkett, 17, Duke-street, Chelmsford.	15th	31 May -	67	10
(I.D.) 109	1885	Loughton and District 769th Starr-Bowkett, Public Hall, Loughton.	14th	23 May -	37	11
110	"	Buckhurst Hill, Second Woodford, and Wanstead Mutual, Urban District Council Offices, Buckhurst Hill.	14th	30 June -	141	12
111	"	Forest Lane Independent Mutual, Lecture Hall, Broadway, Forest Gate, E.	14th	31 August -	72	13
112	"	Billericay and District Permanent, Town Hall, Billericay, Brentwood.	14th	24 June -	36	14
(I.D.) 114	1886	Upton Park and District Permanent, Oxford-terrace, Upton Park, E.	13th	31 July -	4	15
117	1887	Fifth West Ham, George Inn, Stratford, E.	12th	30 April -	85	16
125	1888	Blackwater Mutual, 32, High-street, Maldon	11th	7 August -	37	17
128	1890	Forest Gate Equitable Permanent, 257, Romford-road, Forest Gate, E.	9th	31 July -	73	18
129	"	Seventh Stratford Rock Mutual, Workmen's Hall, West Ham-lane, E.	9th	5 October -	248	19
133	1891	South East Essex Permanent, 67, High-street, Southend-on-Sea.	8th	30 June -	122	20
137	1892	East Ham and District Mutual, Lecture-hall, adjoining East Ham Congregational Church, Stamford-road, East Ham, E.	7th	31 December	122	21
138	"	First Stratford Co-operative, Great Eastern Railway Mechanics' Institute, Store-street, Stratford, E.	7th	1 July -	538	22
139	"	Second West Essex Mutual, Bank Chambers, Chelmsford.	7th	31 May -	57	23
140	"	Sixth West Ham, George Inn, Stratford, E.	7th	31 August -	178	24
143	1894	Third Plaistow Mutual, Public Schools, Balaam-street, Plaistow, E.	5th	31 March -	260	25
144	"	Clacton and District Mutual, Town Hall Buildings, Clacton-on-Sea, R.S.O.	5th	31 December	180	26
148	1897	Leigh-on-Sea and District Permanent, New-road, Leigh-on-Sea.	—	(?)	—	27
150	1898	Ilford Permanent, adjoining Railway Station, Ilford.	2nd	31 December	40	28
(a) 151	1899	Ilford and District Mutual Terminable, High-street, Ilford.	—	—	—	29
152	1881	Stonebridge Mutual, Essex-villa, Faraday-road, Leyton.	17th	6 March -	47	30
(a) 153	"	Essex and Kent Mutual, 31, New-road, Grays	—	—	—	31
154	"	Southend-on-Sea (Golding's) Improved Permanent, Weston Chambers, Weston-road, Southend-on-Sea.	—	(?)	—	32
				Total -	5,908	33
		<i>GLOUCESTERSHIRE:</i>				
4a	1879	Cheltenham and East Gloucestershire, 2A, Essex-place, Rodney-terrace, Cheltenham.	47th	31 August -	92	34
10	"	Bristol Equitable Permanent, 3, Mary-le-port-street, Bristol.	49th	31 July -	134	35
11	1874	Bristol, West of England, and South Wales Permanent, 8, St. Stephen-street, Bristol.	49th	31 July -	1,505	36
13	1875	Bristol and District Permanent Economic, 40, Broad-street, Bristol.	46th	20 March -	889	37
14a	1888	Gloucestershire Mutual, 19, Clarence-street, Gloucester.	47th	5 September	144	38

(C) See Register Number 703, London.

(?) Not yet commenced business.

of Building Societies, for the Year 1899—*continued*.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,571	5,023	3	1,899	6,135	790	—	—	—	—
2	996	2,667	18	412	2,165	932	—	nil	131	nil
3	8,565	17,199	4,353	647	22,186	13	—	—	—	—
4	2,466	9,822	12	757	8,963	1,628	—	—	—	—
5	2,098	8,840	—	788	8,652	976	—	nil	600	nil
6	2,368	9,143	—	—	8,572	494	77	nil	947	nil
7	—	—	—	—	—	—	—	—	—	—
8	438	468	—	409	733	144	—	—	—	—
9	13,626	11,170	5,517	744	17,226	205	—	—	—	—
10	1,106	2,653	—	389	2,592	450	—	—	—	—
11	382	394	—	—	160	53	181	—	—	—
12	3,046	10,972	6	207	10,807	378	—	—	—	—
13	1,075	2,523	—	79	2,184	418	—	—	—	—
14	294	1,189	—	168	1,319	38	—	—	—	—
15	nil	139	—	—	—	139	—	—	—	—
16	2,421	8,355	—	1,227	9,139	443	—	—	—	—
17	340	1,735	—	—	1,505	195	35	—	—	—
18	4,917	4,484	2,419	485	6,836	502	—	—	—	—
19	3,177	9,400	—	803	10,149	54	—	—	—	—
20	3,639	5,128	4,359	362	9,849	—	—	—	—	—
21	672	2,179	4	4	2,163	24	—	—	—	—
22	3,556	14,131	3	361	13,612	883	—	—	—	—
23	5,283	7,087	4,718	920	12,725	—	—	—	—	—
24	1,739	4,864	—	—	4,092	718	54	—	—	—
25	1,647	5,271	13	24	4,172	1,136	—	—	—	—
26	976	1,731	595	152	2,473	5	—	—	—	—
27	—	—	—	—	—	—	—	—	—	—
28	4,625	2,268	1,827	—	3,969	126	—	—	—	—
29	—	—	—	—	—	—	—	—	—	—
30	nil	258	8	—	92	109	65	nil	nil	92
31	—	—	—	—	—	—	—	—	—	—
32	—	—	—	—	—	—	—	—	—	—
33	143,464	270,392	67,089	27,234	343,795	20,508	412	—	3,358	636
34	3,188	2,016	5,563	888	8,422	45	—	—	—	—
35	7,598	8,703	10,069	2,613	20,170	1,215	—	nil	1,399	nil
36	169,350	190,475	67,490	44,567	232,431	70,101	—	78,314	7,890	4,060
37	30,804	48,589	10,760	10,992	67,079	3,262	—	nil	225	nil
38	7,037	6,818	4,922	478	11,673	45	—	nil	nil	57

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
GLOUCESTERSHIRE—continued.						
19	1884	Third Bristol, 17, Bridge-street, Bristol - - -	40th	31 July -	280	1
21	1875	Bristol General Permanent, Wellington Chambers, 12, Bridge-street, Bristol.	34th	28 February	115	2
22	"	Fourth Bristol Permanent, 5, Exchange-buildings, Corn-street, Bristol.	34th	25 March -	218	3
27	1874	Bristol and Clifton Permanent, 2, Queen Anne Buildings, Baldwin-street, Bristol.	35th	31 March -	225	4
(I.D.) 30	1875	Shareholders' Hand-in-Hand Permanent, 4, Colston-street, Bristol.	27th	31 December	46	5
46	1877	Stroud Provident, 5, Rowcroft, Stroud - - -	49th	31 July -	639	6
47	"	Stroud Conservative Permanent, 8, Rowcroft, Stroud.	31st	31 December	312	7
49	1878	Gresham (Bristol) Permanent, 3, All Saints'-court, Bristol.	22nd	14 December	65	8
50	"	Cheltenham and Gloucestershire Permanent Mutual, 18, Clarence-street, Cheltenham.	49th	31 December	3,044	9
51	"	Wotton-under-Edge and Dursley Phoenix Permanent, Town Hall, Wotton-under-Edge.	21st	5 June -	222	10
52	1879	Cosmopolitan Permanent, 14, John-street, Bristol	21st	31 December	93	11
53	1880	Victoria (of Bristol) 1, Stephen-street, Bristol -	20th	31 December	137	12
54	1882	Tewkesbury and District Permanent, 84, Barton-street, Tewkesbury.	16th	31 December	132	13
55	1886	Bristol Great Western, 59, Broad-street, Bristol -	13th	8 October -	28	14
56	1887	First Gloucester Richmond, 3, Grey Friars, Gloucester.	13th	31 December	95	15
57	1889	First Kingswood and District Richmond, High-street, Kingswood, Bristol.	10th	30 September	118	16
59	1891	Bristol Perfect Thrift, City Chambers, 4, Nicholas-street, Bristol.	8th	28 February	311	17
62	"	First Cheltenham Richmond, 2, Ormond-place, Cheltenham.	8th	27 February	300	18
63	"	Second Cheltenham Richmond, 27, Pittville-street, Cheltenham.	8th	31 July -	237	19
64	"	Second Bristol Perfect Thrift, Shepherd's Hall, Old Market-street, Bristol.	8th	30 September	335	20
65	1892	Third Cheltenham Richmond, Tivoli Coffee Tavern Cheltenham.	8th	30 November	194	21
67	"	Bedminster and Totterdown Perfect Thrift, Don Restaurant, Redcliffe-street, Bristol.	7th	31 March -	330	22
68	"	Third Bristol Perfect Thrift, Shepherds Hall, Old Market-street, Bristol.	7th	31 March -	402	23
71	1894	Bishopston and District Perfect Thrift, Coffee Tavern, 70, Gloucester-road, Bishopston, Bristol.	5th	29 April -	397	24
72	1892	St. Agnes Perfect Thrift, 199, Newfoundland-road, Bristol.	5th	31 December	1,130	25
73	1891	Second Bishopston and District Perfect Thrift, 11, High-street, Bristol.	5th	31 December	738	26
Total - -					13,127	27
HAMPSHIRE :						
18	1875	Ringwood and South Hants, No. 2, Christchurch-street, Ringwood.	48th	31 May -	193	28
22a	"	Southampton and South Hants, 2, High-street, Southampton.	47th	31 October -	131	29
24	1878	County of Southampton Provident Permanent, 3, Portland-street, Southampton.	46th	30 June -	69	30
37	1880	Christchurch and Bournemouth Permanent, Church-street, Christchurch.	33rd	30 June -	220	31
38	1875	Hampshire and Landport, 3, Edinburgh-road, Landport, Portsmouth.	33rd	31 August -	420	32

of Building Societies, for the Year 1899—*continued*.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	6,780	10,411	1,590	1,525	13,081	445	—	- nil -	650	- nil.
2	4,270	6,859	1,919	3,224	10,460	1,542	—	- nil -	496	325
3	9,432	9,568	7,921	439	15,997	1,931	—	- nil -	2,392	377
4	6,925	7,495	12,268	1,840	20,327	1,276	—	- nil -	8,558	- nil.
5	746	2,510	3,381	—	5,350	446	95	- nil -	830	63
6	13,194	20,728	18,549	6,212	44,140	1,349	—	- nil -	1,629	2,094
7	6,670	17,117	7,350	3,128	23,577	4,018	—	- nil -	1,573	2,966
8	2,997	3,707	6,178	136	8,466	1,555	—	- nil -	301	- nil.
9	148,166	208,516	76,141	19,841	293,249	11,249	—	—	—	—
10	4,203	6,231	1,784	192	7,260	947	—	- nil -	851	1,951
11	2,618	2,277	1,372	497	4,017	129	—	- nil -	- nil -	262
12	6,722	6,839	6,206	939	13,972	12	—	- nil -	670	670
13	2,129	5,432	—	123	5,365	190	—	—	—	—
14	1,151	1,960	22	787	2,383	386	—	- nil -	- nil -	35
15	1,459	4,760	8	431	5,094	105	—	—	—	—
16	584	2,823	10	112	2,619	326	—	—	—	—
17	1,028	5,218	102	5	5,210	115	—	—	—	—
18	748	3,133	11	55	2,842	357	—	—	—	—
19	886	3,701	—	234	3,831	104	—	—	—	—
20	1,588	5,555	—	389	5,804	140	—	—	—	—
21	634	2,767	—	3	2,682	88	—	—	—	—
22	1,190	4,605	5	—	4,398	211	1	—	—	—
23	1,422	4,464	23	114	4,229	372	—	—	—	—
24	1,511	4,468	—	356	4,658	166	—	—	—	—
25	2,596	5,798	—	—	5,399	317	82	—	—	—
26	1,563	3,503	—	—	3,012	403	88	—	—	—
27	449,189	616,546	243,644	100,120	857,197	102,847	266	78,314	27,464	12,860
28	4,172	8,792	—	1,049	9,317	524	—	- nil -	3,397	- nil.
29	8,841	9,665	3,851	2,161	13,440	2,237	—	- nil -	400	- nil.
30	6,156	5,614	2,909	199	7,389	1,333	—	- nil -	568	- nil.
31	7,708	11,903	13,861	1,170	25,804	1,130	—	- nil -	4,260	- nil.
32	24,597	40,339	14,416	6,455	38,167	23,043	—	- nil -	9,073	73

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
		HAMPSHIRE—continued.				
46	1875	Bournemouth, 52, Old Christchurch-road, Bournemouth.	27th	31 March -	167	1
49	1896	Christchurch and Bournemouth, No. 2, 2, Church-street, Christchurch.	25th	30 September	177	2
50	"	Southampton and District 157th Starr-Bowkett, Polytechnic Institution, Hanover-buildings, Southampton.	25th	31 October -	190	3
54	1876	Fordingbridge Permanent Investment, Victoria Rooms, Fordingbridge, Salisbury.	23rd	8 September	64	4
56	1877	Second Southampton and District 213th Starr-Bowkett, Polytechnic Institution, Hanover Buildings, Southampton.	22nd	30 June -	125	5
57	"	Winchester 216th Starr-Bowkett, 1A, Southgate-street, Winchester.	22nd	31 August -	129	6
60	1878	Cowes Permanent, 63A, High-street, Cowes - -	21st	31 December	15	7
61	1879	Vectis Permanent Investment, 7, Lind-street, Ryde.	20th	31 July -	271	8
(I.D.) 62	"	Portsea Island 261st Starr-Bowkett, 29, Grafton-street, Landport, Portsmouth.	20th	31 July -	34	9
(C.D.) 64	1880	Romsey and South Hants Permanent, Town Hall, Romsey.	19th	28 February	6	10
(I.D.) 65	"	Second Portsea Island 309th Starr - Bowkett, Gladstone-buildings, Portsmouth.	18th	31 May -	23	11
67	1881	First Landport 375th Starr-Bowkett, 90, Lake-road, Landport, Portsmouth.	18th	31 March -	80	12
68	"	Third Southampton and District 433rd Starr-Bowkett, Polytechnic Institution, Hanover-buildings, Southampton.	18th	30 September	139	13
70	"	Ryde 483rd Starr-Bowkett, Odd Fellows' Hall, High-street, Ryde.	18th	31 December	105	14
71	1882	Sandown, Shanklin, Brading and District 521st Starr-Bowkett, Mr. Woolridge's Office, Wilke's-road, Sandown, R.S.O., Isle of Wight.	17th	30 June -	98	15
73	"	Fourth Southampton and District 546th Starr-Bowkett, Polytechnic Institution, Hanover-buildings, Southampton.	17th	30 November	166	16
75	1883	Newport (Isle of Wight) and District 571st Starr-Bowkett, 29, Lugley-street, Newport, Isle of Wight.	16th	20 February	144	17
(C.D.) 76	"	Island-Centre, 35, Lugley-street, Newport, Isle of Wight.	16th	31 March	25	18
78	1884	Gosport Ballot and Sale, Vernon Hall, Prince of Wales-road, Gosport.	15th	31 March -	65	19
79	"	Winchester Mutual, British School, 6, Upper Brook-street, Winchester.	15th	31 March -	48	20
80	"	First Buckland 637th Starr-Bowkett, Congregational School-room, Buckland.	15th	30 April -	83	21
81	"	First Basingstoke 686th Starr-Bowkett, Mr. R. S. Wallis', Potters-lane, Basingstoke.	15th	30 April -	63	22
83	"	First Gosport 714th Starr - Bowkett, 57, High-street, Gosport.	15th	31 August -	204	23
84	1885	Mile End, Portsmouth, Ballot and Sale, 38, Leonard-road, Portsmouth.	14th	31 January -	44	24
86	"	First Fratton 773rd Starr-Bowkett, 65, Delhi-street, Fratton, Portsmouth.	14th	30 April -	151	25
88	"	Aldershot 792nd Starr-Bowkett, Foresters' Hall, Victoria-road, Aldershot.	14th	30 September	142	26
89	1886	Bournemouth Working Men's Permanent, St. Peter's Chambers, Gervis-road, Bournemouth.	14th	31 December	120	27
91	"	Newport and District Industrial Classes, Castlehold Chambers, Newport, Isle of Wight.	13th	11 September	44	28
92	"	Portsea 825th Starr-Bowkett, 70, Church-road, Landport.	13th	30 November	79	29
94	1887	Bishopstoke and District 856th Starr-Bowkett, 43, Cranbury-road, Eastleigh, R.S.O.	12th	31 May -	481	30
98	"	Farnborough and District 884th Starr-Bowkett, Lynchford-road, Farnborough.	12th	31 December	148	31
99	1888	Thirteenth Ryde, 62, Union-street, Ryde - -	12th	31 December	80	32
100	"	Fareham and District 889th Starr-Bowkett, 181, West-street, Fareham.	11th	31 March -	229	33
101	"	Fareham and District Ballot and Sale Mutual, 8, High-street, Fareham.	11th	31 March -	44	34
(a)(I.D.) 103	1889	Bournemouth Perfect Thrift, Waverley Hotel, Holdenhurst-road, Bournemouth.	—	—	—	35
104	"	First Southampton Perfect Thrift, 11, Portland-street, Southampton,	11th	25 October -	116	36

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	3,082	10,695	1,859	1,793	12,347	2,000	—	- nil -	1,600	3,280
2	3,894	12,455	3,740	1,101	3,414	13,882	—	—	—	—
3	1,375	4,656	8	232	4,641	255	—	—	—	—
4	630	2,936	—	359	2,815	480	—	- nil -	429	- nil.
5	1,144	6,406	13	113	5,944	588	—	—	—	—
6	1,883	8,105	—	728	8,342	491	—	—	—	—
7	496	1,807	20	450	1,145	1,132	—	—	—	—
8	11,239	8,624	17,544	2,072	27,687	553	—	- nil -	200	- nil.
9	1,061	1,805	—	282	1,611	476	—	—	—	—
10	152	1,554	135	—	899	359	431	- nil -	800	- nil.
11	998	580	203	294	1,078	4	—	—	—	—
12	996	3,812	16	763	4,127	464	—	—	—	—
13	1,385	6,040	3	935	6,289	689	—	—	—	—
14	1,643	4,576	986	240	4,764	1,038	—	—	—	—
15	911	4,522	—	641	4,747	416	—	- nil -	- nil -	204
16	1,397	7,189	3	1,166	8,079	279	—	—	—	—
17	1,284	5,516	—	568	5,317	767	—	- nil -	291	- nil.
18	592	411	—	267	610	68	—	—	—	—
19	1,424	3,982	38	1,735	5,138	617	—	—	—	—
20	704	2,997	—	776	3,461	312	—	—	—	—
21	1,015	3,191	—	448	3,107	532	—	—	—	—
22	646	1,330	—	—	1,040	286	4	—	—	—
23	2,097	6,374	383	865	7,622	—	—	—	—	—
24	1,195	1,892	10	875	2,590	187	—	—	—	—
25	1,327	4,673	—	356	4,749	280	—	- nil -	66	- nil.
26	1,198	4,520	—	852	4,930	442	—	—	—	—
27	2,455	5,636	783	287	6,669	37	—	—	—	—
28	140	938	—	—	904	24	10	—	—	—
29	506	1,530	—	123	1,328	325	—	—	—	—
30	1,048	2,637	—	454	3,058	33	—	—	—	—
31	532	2,000	—	—	1,680	244	76	—	—	—
32	9,076	5,919	—	109	—	6,028	—	—	—	—
33	1,056	3,686	104	108	3,888	10	—	—	—	—
34	444	1,166	—	212	964	414	—	—	—	—
35	—	—	—	—	—	—	—	—	—	—
36	291	1,265	4	—	982	234	53	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
HAMPSHIRE—continued.						
105	1889	Winchester and District Perfect Thrift, 76, High-street, Winchester.	11th	30 November	307	1
106	"	Kingston and District Ballot and Sale, 38, Leonard-road, Lake-road, Landport, Portsmouth.	10th	3 May	89	2
109	"	Borough of Portsmouth Mutual Benefit Terminable, No. 10, 54, Hyde Park-road, Southsea, Portsmouth.	10th	30 June	104	3
110	1890	Fourteenth Ryde, 62, Union-street, Ryde	9th	30 September	107	4
113	1892	Fifteenth Ryde, 62, Union-street, Ryde	7th	30 June	86	5
114	1893	Borough of Portsmouth Mutual Benefit Terminable, No. 11, 54, Hyde Park-road, Southsea, Portsmouth.	7th	31 December	171	6
115	1894	Bournemouth and District 994th Starr-Bowkett, 2, St. Peter's-terrace, Bournemouth.	5th	31 January	137	7
116	"	Portsmouth and St. Deny's 1,016th Starr-Bowkett, 1, Anglesea-terrace, Bevois-hill, Southampton.	5th	31 May	266	8
117	1895	Sixteenth Ryde, 62, Union-street, Ryde	5th	31 December	184	9
118	"	Gosport and Alverstoke, 1, Stoke-road, Gosport	5th	31 December	68	10
119	"	Southampton, Woolston, and District Co-operative, 159, Above Bar-street, Southampton.	4th	31 December	88	11
120	1896	St. Mary Extra and District Mutual, 2, Bridge-road, Woolston, Southampton.	4th	31 December	133	12
121	"	Borough of Portsmouth, No. 12, 54, Hyde Park-road, Southsea, Portsmouth.	4th	31 December	391	13
122	"	Portsmouth New, 31, Pearl-buildings, Commercial-road, Portsmouth.	4th	31 December	213	14
123	1897	Bournemouth Improved Permanent, Wilts and Dorset Bank-chambers, Bournemouth.	3rd	31 December	71	15
Total					7,847	16
HEREFORDSHIRE :						
4	1875	Hereford City and County, 132, Widemarsh-street, Hereford.	49th	30 April	168	17
6	1880	Hereford 297th Starr-Bowkett, 51, Commercial-street, Hereford.	19th	31 March	81	18
8	"	Second Hereford 335th Starr-Bowkett, 51, Commercial-street, Hereford.	19th	30 September	66	19
9	1883	Ross and District 575th Starr-Bowkett, 13, Church-street, Ross.	16th	23 February	152	20
10	1885	Ledbury Freehold, Barrett-Browning Memorial Institute, Ledbury.	14th	30 June	52	21
12	1887	Third Hereford and District 837th Starr-Bowkett, 51, Commercial-street, Hereford.	13th	31 December	113	22
18	"	First Hereford Richmond, 5, High Town, Hereford	12th	31 May	92	23
Total					724	24
HERTFORDSHIRE :						
12	1896	Hertfordshire Permanent, Shire Hall, Hertford	48th	30 April	109	25
14	"	Cheshunt Permanent, Turner's Hill, Cheshunt, Waltham Cross.	38th	29 April	590	26
24	1878	Markyate-street Permanent, Gas Company's Offices, Markyate-street, Dunstable.	22nd	30 June	28	27
25	1879	Barnet Permanent, 16, High-street, Barnet	21st	30 November	125	28
(C.D.) 26	"	Bishop's Stortford, South-street, Bishop's Stortford.	21st	31 December	36	29
27	"	Watford and West Herts Permanent, 52, High-street, Watford.	21st	31 December	364	30
29	1881	City of St. Albans Permanent, St. Peter-street, St. Albans.	19th	31 December	243	31
(I.D.) 33	1883	Bishop's Hatfield Permanent, National School-room, Hatfield.	16th	30 June	20	32
34	"	Hitchin District Mutual, Workmen's Hall, Hitchin	16th	31 December	71	33
(I.D.) 36	1884	Watford 643rd Starr-Bowkett, Coffee Tavern, High-street, Watford.	15th	10 April	121	34
37	"	Hemel Hempstead and District Mutual Permanent, High-street, Hemel Hempstead.	15th	21 April	100	35

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,139	3,840	11	189	3,798	242	—	—	—	—
2	557	3,054	2	359	3,303	112	—	—	—	—
3	2,538	4,079	—	1,963	5,989	53	—	—	—	—
4	4,406	5,785	2,752	1,093	9,403	227	—	—	—	—
5	2,126	3,033	3,236	732	7,729	172	—	—	—	—
6	5,568	9,096	—	1,464	10,129	431	—	—	—	—
7	2,030	5,040	55	27	4,172	950	—	—	—	—
8	989	2,526	—	2	2,188	340	—	—	—	—
9	6,773	6,868	7,697	587	15,152	—	—	—	—	—
10	1,303	2,382	1,004	—	3,346	15	25	—	—	—
11	277	688	5	12	612	93	—	—	—	—
12	450	879	48	—	909	15	3	—	—	—
13	22,765	18,450	22,786	915	41,347	804	—	—	—	—
14	16,267	18,097	9,862	1,153	27,261	1,851	—	—	—	—
15	335	764	1,134	48	1,836	110	—	—	—	—
16	178,313	307,219	109,486	38,782	387,257	67,628	602	—	21,084	3,507
17	2,747	7,182	15	327	4,010	3,514	—	nil	329	nil.
18	1,505	5,498	—	935	5,759	674	—	—	—	—
19	1,195	4,618	—	822	4,269	1,171	—	nil	93	nil.
20	1,526	6,780	32	313	6,170	955	—	—	—	—
21	467	828	184	105	1,059	58	—	—	—	—
22	1,072	4,094	—	352	4,281	165	—	—	—	—
23	803	3,889	—	129	3,540	478	—	—	—	—
24	9,315	32,889	231	2,983	29,088	7,015	—	—	422	—
25	4,835	4,404	4,094	1,312	9,609	201	—	nil	1,552	282
26	13,934	52,883	25	2,562	53,747	1,723	—	nil	613	nil.
27	725	1,069	109	106	119	1,165	—	—	—	—
28	4,218	5,959	10	569	4,718	1,820	—	nil	nil	670
29	398	—	—	891	858	33	—	—	—	—
30	11,185	15,988	7,246	1,876	24,130	980	—	—	—	—
31	14,035	9,057	8,781	1,119	18,430	527	—	—	—	—
32	229	726	30	206	598	364	—	nil	584	nil.
33	1,291	4,971	17	596	4,963	621	—	—	—	—
34	252	809	12	372	642	551	—	—	—	—
35	8,906	3,203	9,967	473	11,043	2,600	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
HERTFORDSHIRE—continued.						
43	1887	Berkhampsted and Northchurch Mutual, 147, High-street, Berkhamsted.	12th	31 December	—	1
44	1888	Herts and Essex Permanent, Market-square, Bishop's Stortford.	11th	31 August	136	2
51	1889	Tring and District Mutual, National Schools, Western-road, Tring.	10th	30 June	256	3
53	1891	Newlyn's (No. 18), Mr. W. A. Cudworth's, Rickmansworth, R.S.O.	8th	30 April	68	4
55	1895	Newlyn's (No. 19,) Mr. James Waites, Rickmansworth, R.S.O.	5th	31 December	99	5
56	1898	Newlyn's Permanent, Mr. James Waites, Rickmansworth, R.S.O.	2nd	31 December	86	6
57	"	Watford and Bushey (Golding's) Improved Mutual Permanent, 5, Station-road, Watford.	2nd	31 December	102	7
58	"	Harpenden (Golding's) Improved Permanent, High-street, Harpenden.	2nd	31 December	65	8
59	1899	City of St. Albans Improved Permanent, 15, Verulam-road, St. Albans.	1st	31 December	67	9
60	"	Barnet (Golding's) Improved Permanent, Messrs. Boyes and Sons, Wood-street, Barnet.	1st	31 December	55	10
61	"	Hemel Hempstead (Golding's) Improved Permanent, 38, High-street, Hemel Hempstead.	1st	31 December	52	11
				Total - -	2,793	12
HUNTINGDONSHIRE :						
1	1885	St. Neot's and District 784th Starr-Bowkett, Market-square, St. Neot's.	14th	31 July	252	13
KENT :						
1	1876	Deal Walmer, and East Kent, 23, Queen-street, Deal.	53rd	31 December	103	14
2	1874	Kent and Canterbury Permanent, 3, Parade, Canterbury.	52nd	30 September	210	15
3	1875	Second Chatham Investment, 19, Railway-street, Chatham.	52nd	31 August	163	16
6	1876	East Kent and Sandwich Permanent, Guildhall, Sandwich.	50th	30 September	98	17
7	1875	Tunbridge Wells, 28, Dudley-road, Tunbridge Wells.	49th	30 April	592	18
8	"	Tunbridge Wells and District Permanent Mutual, Pantechnicon, Pantiles, Tunbridge Wells.	49th	31 July	88	19
10	"	Isle of Thanet Permanent, 58, Queen-street, Ramsgate.	49th	31 December	1,299	20
11	"	Ramsgate, Cinque Ports, and County Permanent, Town Hall, Ramsgate.	49th	7 October	321	21
14	"	Dover and East Kent Permanent, Auction Rooms, Townwall-street, Dover.	44th	20 November	522	22
15	"	Sheerness Permanent, 18, Marine-parade, Sheerness.	42nd	31 December	1,396	23
16	"	Dover District Permanent, 3, Market-square, Dover.	38th	30 September	297	24
17	"	City of Rochester and General Permanent, 149, High-street, Rochester.	35th	30 June	33	25
18	"	Hythe Permanent, Bank-buildings, Bank-street, Hythe.	34th	30 April	157	26
21	1895	Faversham 154th Starr-Bowkett, The Institute, Faversham.	25th	30 September	138	27
25	1876	Rochester, Chatham, and District 182nd Starr-Bowkett, 237, High-street, Rochester.	23rd	31 March	77	28
30	1875	Canterbury and District 161st Starr-Bowkett, Foresters' Hall, High-street, Canterbury.	24th	28 February	27	29
33	"	Rochester, Strood, and District 196th Starr-Bowkett, 115, High-street, Rochester.	23rd	31 December	nil	30
34	1896	North Kent Permanent, 36, New-road, Gravesend.	33rd	30 June	473	31
35	1877	Chatham and District 200th Starr-Bowkett, St. Mary's Schools, Military-road, Chatham.	22nd	31 March	64	32
36	"	Second Canterbury and District 209th Starr-Bowkett, Odd Fellows' Hall, Orange-street, Canterbury.	22nd	21 February	138	33
39	"	Whitstable and District 215th Starr-Bowkett, Foresters' Hall, Whitstable.	22nd	31 July	48	34
48	1896	Ashford and District 151st Starr-Bowkett, Whitfeld Hall, 25, Bank-street, Ashford.	25th	31 August	170	35

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,021	6,402	—	301	6,148	555	—	—	—	—
2	1,454	3,945	781	286	4,915	97	—	- nil -	- nil -	74
3	1,507	6,524	9	165	5,595	1,103	—	—	—	—
4	2,701	5,290	1,896	181	1,765	5,602	—	- nil -	- nil -	424
5	3,253	7,482	2,970	—	4,945	5,507	—	—	—	—
6	9,439	4,907	9,422	—	13,330	999	—	—	—	—
7	498	490	14	—	223	251	30	—	—	—
8	748	742	7	—	466	273	10	—	—	—
9	608	500	10	—	427	55	28	—	—	—
10	427	314	279	—	496	1	96	—	—	—
11	179	167	7	—	—	106	68	—	—	—
12	81,843	135,832	45,686	11,015	167,167	25,184	232	—	2,749	1,450
13	1,085	4,234	4	49	3,637	650	—	- nil -	- nil -	428
14	3,891	5,447	—	1,510	5,536	1,421	—	—	—	—
15	7,227	11,291	2,505	412	13,873	335	—	—	—	—
16	15,945	10,999	8,750	2,068	21,789	28	—	- nil -	250	- nil.
17	1,952	2,210	467	308	2,950	35	—	—	—	—
18	14,724	59,083	483	3,494	54,533	13,527	—	- nil -	44,799	- nil.
19	4,136	8,823	2,504	1,408	12,535	200	—	- nil -	354	- nil.
20	61,848	93,597	27,466	5,206	122,286	3,933	—	- nil -	76	10,723
21	16,760	15,240	20,653	845	36,738	—	—	—	—	—
22	20,274	31,522	5,862	1,887	36,419	2,852	—	—	—	—
23	43,607	43,048	57,134	3,297	102,008	1,471	—	- nil -	1,671	556
24	12,114	14,593	5,810	1,809	21,416	796	—	- nil -	963	- nil.
25	1,255	2,616	—	444	2,826	234	—	- nil -	500	- nil.
26	4,837	6,050	8,985	3,965	16,735	2,265	—	- nil -	3,665	4,108
27	1,551	8,002	9	1,367	7,929	1,449	—	—	—	—
28	1,485	5,773	—	1,017	6,716	74	—	—	—	—
29	273	—	—	488	347	141	—	—	—	—
30	317	—	—	514	431	83	—	—	—	—
31	16,519	15,026	9,793	855	25,312	362	—	—	—	—
32	1,283	4,805	—	872	5,082	595	—	—	—	—
33	2,245	6,891	—	451	7,070	272	—	—	—	—
34	677	2,711	—	122	2,592	241	—	—	—	—
35	1,400	7,089	—	291	7,051	329	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
KENT—continued.						
54	1879	New Brompton 247th Starr-Bowkett, 8, Waterloo-road, New Brompton, R.S.O.	20th	28 February	92	1
56	"	Second Maidstone and District 266th Starr-Bowkett, 13, Gabriel's Hill, Maidstone.	20th	31 August	110	2
59	1885	Tonbridge and Southborough 152nd Starr-Bowkett, Free Library, Tonbridge.	25th	30 September	166	3
61	1879	Gravesend Borough Mutual Investment, 17, King-street, Gravesend.	18th	31 January	27	4
62	1880	Second Gravesend Borough Mutual Investment, 17, King-street, Gravesend.	18th	31 January	31	5
64	"	Gravesend and District 296th Starr-Bowkett, Public Hall, New-road, Gravesend.	19th	28 February	84	6
65	"	Northfleet and District 302nd Starr-Bowkett, 5A, Station-road, Upper Northfleet, Gravesend.	19th	31 March	129	7
69	1881	Maidstone and Mid-Kent Mutual, St. Faith's Schoolroom, Station-road, Maidstone.	18th	31 January	216	8
70	"	Third Maidstone and District 385th Starr-Bowkett, 13, Gabriel's Hill, Maidstone.	18th	30 April	103	9
(J.D.) 71	"	Deal, Walmer, and Sandwich 427th Starr-Bowkett, Foresters' Hall, Walmer, Deal.	18th	31 July	44	10
72	"	Folkestone 434th Starr-Bowkett, 17, Guildhall-street, Folkestone.	18th	31 August	101	11
74	1882	Second Northfleet and District 487th Starr-Bowkett, 5A, Station-road, Upper Northfleet, Gravesend.	17th	16 January	128	12
75	"	Dover 497th Starr-Bowkett, Working Men's Institute, 6, Biggin-street, Dover.	17th	31 March	79	13
76	"	Bexley and District 504th Starr-Bowkett, National Schoolrooms, Bexley.	17th	31 March	172	14
84	"	Second Tunbridge Wells and District 554th Starr-Bowkett, Friendly Societies' Hall, Tunbridge Wells.	17th	30 November	85	15
85	"	Fourth Maidstone 564th Starr-Bowkett, 13, Gabriel's Hill, Maidstone.	17th	31 December	104	16
86	1883	Second Deal, Walmer, and Sandwich 574th Starr-Bowkett, Foresters' Hall, Walmer, Deal.	16th	31 January	39	17
88	"	Bromley and South Eastern Permanent Investment, 26, Market-square, Bromley.	16th	30 June	159	18
90	"	Dover and Folkestone Permanent Self-Help, Mr. Ezra's Printing Works, Priory-place, Dover.	16th	31 May	107	19
(J) (I.D.) 95	"	Erith and District 597th Starr-Bowkett - -	—	—	—	20
102	1884	Fifth Maidstone and District 660th Starr-Bowkett, 13, Gabriel's Hill, Maidstone.	15th	31 March	137	21
103	"	Fifth Rochester, Chatham, and District 705th Starr-Bowkett, Workmen's Café and Institute, St. Margaret's-banks, Rochester.	15th	31 August	73	22
104	"	Second Gravesend and District 728th Starr-Bowkett, 9, Milton-road, Gravesend.	15th	8 November	39	23
106	"	Second Folkestone and District 739th Starr-Bowkett, 6, Martello-avenue, Folkestone.	15th	30 November	29	24
107	1885	Second Faversham and District 753rd Starr-Bowkett, Workmen's Hall, East-street, Faversham.	15th	31 December	149	25
111	"	Sevenoaks, Westerham, and District 760th Starr-Bowkett, Lime Tree Coffee House, Sevenoaks.	14th	30 April	42	26
112	"	Gravesend and Rochester Equitable Permanent, 49, Windmill-street, Gravesend.	14th	30 June	111	27
116	1886	Ashford Mutual, 7, Bank-street, Ashford - -	13th	12 June	160	28
117	"	Dover and District Ballot and Sale, Working Man's Institute, Biggin-street, Dover.	13th	30 June	38	29
122	1887	Sittingbourne and Milton District 834th Starr-Bowkett, 53, West-street, Sittingbourne.	12th	28 February	8	30
(a) (I.D.) 129	"	Tonbridge and District Ballot and Sale Mutual, 21, East-street, Tonbridge.	—	—	—	31
134	1888	Sixth Maidstone and District 900th Starr-Bowkett, 13, Gabriel's-hill, Maidstone.	11th	30 June	210	32
137	"	First Tunbridge Wells and District Perfect Thrift, Friendly Societies Hall, Tunbridge Wells.	11th	30 June	313	33
138	"	Herne Bay and District 925th Starr-Bowkett, 18, High-street, Herne Bay.	11th	30 September	208	34
(I.D.) 142	1881	Norwood and West Kent 610th Starr-Bowkett, The Library, St. Mary Cray, R.S.O.	17th	31 December	73	35
147	1890	Bromley, Beckenham, and District Mutual, 11, Market-square, Bromley.	9th	31 December	85	36

(J) See Register No. 704, London.

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,043	4,901	—	946	5,491	356	—	—	—	—
2	2,257	8,364	117	859	8,815	525	—	—	—	—
3	1,697	7,585	—	276	7,509	352	—	—	—	—
4	2,237	4,800	13	1,457	6,256	14	—	—	—	—
5	1,943	4,209	460	1,121	4,683	1,107	—	—	—	—
6	1,528	4,522	—	1,210	5,579	153	—	nil	831	nil.
7	1,810	5,643	—	1,922	7,233	332	—	—	—	—
8	1,761	5,062	159	219	5,044	396	—	—	—	—
9	1,687	6,724	—	623	6,951	396	—	—	—	—
10	294	577	—	295	843	29	—	—	—	—
11	1,603	8,213	—	388	8,430	171	—	—	—	—
12	1,056	3,863	—	1,194	4,434	623	—	—	—	—
13	1,125	4,728	30	372	4,583	547	—	—	—	—
14	1,216	5,176	87	—	4,292	928	43	—	—	—
15	489	3,641	—	26	3,499	168	—	nil	239	nil.
16	1,524	5,389	—	532	5,578	343	—	—	—	—
17	82	595	—	34	599	30	—	—	—	—
18	5,072	14,471	4,612	1,410	19,419	1,074	—	nil	4,767	478
19	2,726	4,128	1,985	190	5,712	591	—	—	—	—
20	—	—	—	—	—	—	—	—	—	—
21	2,074	5,779	19	579	5,728	649	—	—	—	—
22	625	2,656	—	—	2,496	114	46	—	—	—
23	275	1,599	60	34	1,203	490	—	nil	192	nil.
24	973	978	—	185	773	390	—	—	—	—
25	2,280	7,274	—	1,219	7,661	832	—	—	—	—
26	153	1,122	—	15	934	203	—	—	—	—
27	9,987	9,246	5,248	40	12,762	1,772	—	nil	537	nil.
28	2,485	3,927	19	726	4,360	312	—	—	—	—
29	288	1,181	—	97	1,166	112	—	—	—	—
30	204	361	—	36	358	39	—	—	—	—
31	—	—	—	—	—	—	—	—	—	—
32	1,779	5,472	10	673	5,526	629	—	—	—	—
33	2,326	7,938	—	499	8,311	126	—	—	—	—
34	1,048	4,496	—	—	3,800	575	121	—	—	—
35	371	1,961	—	—	1,871	13	80	nil	555	nil.
36	1,848	3,252	6	451	3,160	549	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
KENT—continued.						
149	1891	Seventh Rochester, Chatham, and District 1,000th Starr-Bowkett, 7, Medway-terrace, Rochester.	8th	31 May -	162	1
153	1895	Seventh Maidstone and District 1,017th Starr-Bowkett, 13, Gabriel's Hill, Maidstone.	5th	31 December	257	2
154	"	Ramsgate and Broadstairs Mutual, 1, Harbour-street, Ramsgate.	4th	31 December	92	3
155	1896	Folkestone and District Mutual, Bank Chambers, 27, Sandgate-road, Folkestone.	3rd	31 December	130	4
156	1897	Dover Mutual, 14, Bench-street, Dover -	2nd	31 December	222	5
157	1898	Chatham and District Reliance Mutual, 20, Clover-street, Chatham.	1st	31 December	205	6
(a) 158	1899	Dartford and District Mutual, 45, Spital-street, Dartford.	--	—	—	7
					Total - -	11,133 8
LANCASHIRE :						
243	1888	British Savings Fund, Chicago Buildings, 64, Stanley-street, Liverpool.	53rd	24 October -	194	9
399	1875	Burnley, 12, Grimshawe-street, Burnley - -	49th	31 December	4,077	10
436	1888	Second Globe, Chicago Buildings, 64, Stanley-street, Liverpool.	48th	4 July -	110	11
479	"	Castle-street Ward Improved Permanent, 71, Lord-street, Liverpool.	47th	29 March -	46	12
552	1882	National Independent Permanent, 69, Bridge-street, Manchester.	46th	30 June -	175	13
557	1888	Lancashire Freeholders' Permanent, 2, South John-street, Liverpool.	46th	1 August -	174	14
563	"	Everton and West Derby Permanent, 16, Fenwick-street, Liverpool.	46th	13 April -	476	15
566	1877	Bury Athenæum Permanent, 8, Broad-street, Bury.	46th	30 June -	186	16
(L.D.) 573	1898	Prescot Permanent, 12, Church-street, Prescot -	46th	13 November	70	17
588	1876	Wigan Permanent, 11, Victoria-buildings, King-street, Wigan.	28th	31 May -	102	18
596	1889	Duke-street, 98, Duke-street, Liverpool - -	45th	4 April -	361	19
623	1892	Borough Permanent, Bennett's Buildings, 49, Whitechapel, Liverpool.	44th	21 June -	305	20
641	1882	Victoria Permanent, 4, Lever-street, Piccadilly, Manchester.	44th	30 November	3,993	21
650	1888	Albion, Chicago Buildings, 64, Stanley-street, Liverpool.	43rd	21 April -	160	22
657	1886	Rock, Central-buildings, 41, North John-street, Liverpool.	43rd	25 April -	162	23
676	1896	Huskisson, Scottish Chambers, 48, Castle-street, Liverpool.	43rd	6 December	155	24
686	"	Windsor Permanent, 89, Hanover-street, Liverpool.	43rd	13 November	83	25
700	1887	Old Swan and West Derby Permanent, Central-buildings, 41, North John-street, Liverpool.	42nd	3 April -	80	26
704	1888	Monarch, 22, Lord-street, Liverpool - - -	42nd	10 February	117	27
708	1889	Economic, 6, Lord-street, Liverpool - - -	42nd	6 June -	151	28
717	1888	Rainford Permanent, 2, South John-street, Liverpool.	42nd	26 September	189	29
736	1896	Standard Permanent, 16, South Castle-street, Liverpool.	41st	2 May -	132	30
738	"	St. Helens and Rainford, 35, Church-street, St. Helens.	42nd	31 December	125	31
741	"	St. Anne's Permanent, Commerce-court, 11, Lord-street, Liverpool.	41st	7 July -	114	32
748	"	Clayton Square Permanent, Commerce-court, 11, Lord-street, Liverpool.	41st	31 August -	78	33
752	1891	Derby and Sefton Permanent, 1 and 2, Unity-buildings, 22, Lord-street, Liverpool.	41st	7 October -	203	34
755	1888	Hand-in-Hand, Chicago Buildings, 64, Stanley-street, Liverpool.	41st	20 December	95	35
760	1896	Chorley (60l. shares) Permanent, Board Room, 8, High-street, Chorley.	40th	6 February	176	36
767	1887	Waterloo and Crosby Permanent, 89, Hanover-street, Liverpool.	40th	23 January -	72	37
768	1890	St. Peter's Permanent, 16, Cook-street, Liverpool -	40th	14 March -	156	38
774	1896	Provident, St. Silvester's Schools, Silvester-street, Liverpool.	40th	7 March -	226	39
794	"	Commercial Perpetual, 8, Cook-street, Liverpool -	40th	1 March -	41	40
805	"	Pembroke Perpetual, 29, Imperial Chambers, 62, Dale-street, Liverpool.	40th	12 June -	78	41

of Building Societies, for the Year 1899—*continued*.

	Total Receipts during the last Financial Year.	Liabilities.			Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.	Undivided Profit.	Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	558	1,926	130	—	1,980	74	2	—	—	—
2	862	2,688	4	109	2,426	375	—	—	—	—
3	489	898	400	186	1,214	270	—	—	—	—
4	1,519	930	960	—	1,751	92	47	—	—	—
5	996	1,527	1,221	1	2,709	40	—	—	—	—
6	2,364	1,267	700	—	1,857	86	24	—	—	—
7	—	—	—	—	—	—	—	—	—	—
8	298,974	523,888	166,661	55,554	699,170	46,570	363	—	59,399	15,865
9	1,670	15,744	631	5,226	21,278	323	—	- nil -	11,307	- nil.
10	286,594	361,924	332,431	14,600	655,795	53,160	—	145,105	38,118	8,249
11	1,189	6,583	147	1,944	8,124	550	—	- nil -	1,424	- nil.
12	255	5,655	—	1,389	6,921	123	—	- nil -	6,834	- nil.
13	8,424	18,198	2,311	2,055	22,041	523	—	—	—	—
14	13,780	20,339	692	197	21,228	—	—	- nil -	3,702	- nil.
15	6,087	40,121	604	15,205	48,556	7,374	—	- nil -	45,797	- nil.
16	640	5,643	1,124	3,357	9,699	425	—	- nil -	9,195	- nil.
17	432	4,940	92	1,611	6,525	118	—	- nil -	6,525	- nil.
18	6,040	6,784	1,932	3,053	11,270	499	—	- nil -	781	- nil.
19	8,301	53,273	6,024	15,870	75,103	64	—	17,467	17,482	- nil.
20	8,495	31,917	—	3,753	32,159	3,511	—	- nil -	5,108	- nil.
21	38,636	70,238	—	791	55,573	15,456	—	- nil -	20,436	1,453
22	1,928	9,593	383	2,794	12,048	722	—	- nil -	5,140	- nil.
23	3,796	14,033	—	2,058	13,484	2,607	—	- nil -	5,088	- nil.
24	18,403	20,845	332	1,375	20,496	2,056	—	- nil -	4,266	- nil.
25	994	6,903	40	1,545	8,444	44	—	—	—	—
26	1,371	6,061	58	1,950	8,007	62	—	- nil -	4,821	- nil.
27	1,883	8,761	407	1,321	10,160	329	—	- nil -	4,633	- nil.
28	1,566	17,231	4	2,061	17,751	1,545	—	- nil -	7,327	- nil.
29	8,434	17,658	4,140	1,455	22,989	264	—	- nil -	298	nil.
30	3,776	7,968	—	3,073	9,532	1,509	—	- nil -	6,693	- nil.
31	4,963	6,256	3,330	2,856	11,164	1,278	—	—	—	—
32	939	9,369	4	614	9,891	96	—	- nil -	3,646	- nil.
33	1,847	6,243	451	2,258	7,218	1,734	—	- nil -	2,593	- nil.
34	2,896	19,377	—	3,211	17,003	5,585	—	- nil -	3,339	- nil.
35	1,309	6,555	227	2,722	7,650	1,854	—	- nil -	1,483	- nil.
36	3,432	5,959	530	23	6,044	468	—	—	—	—
37	1,208	3,828	86	148	3,013	1,019	—	—	—	—
38	4,143	11,798	30	1,850	12,767	911	—	—	—	—
39	5,619	17,064	53	1,661	14,289	4,489	—	- nil -	4,322	- nil.
40	64	1,298	6	348	1,486	166	—	- nil -	1,486	- nil.
41	818	4,832	51	1,132	5,727	288	—	- nil -	3,735	- nil.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
<i>LANCASHIRE—continued.</i>						
816	1890	Lancashire and Cheshire Permanent, 11, Lord-street, Liverpool.	40th	3 November	98	1
822	1896	St. John's Perpetual, 8, Harrington-street, Liverpool.	40th	3 November	31	2
826	1887	Borough and County Permanent, 6, Lord-street, Liverpool.	39th	4 January -	50	3
829	1889	Constitutional Permanent, 57, Whitechapel, Liverpool.	39th	8 February	177	4
832	"	Nestor Permanent, 6, Lord-street, Liverpool -	39th	10 February	49	5
836	1883	Princes' Park Permanent, 5, Clayton-square, Liverpool.	40th	25 December	277	6
838	1886	Second Rock, Central-buildings, 41, North John-street, Liverpool.	39th	28 February	102	7
851	1882	Oxford Permanent, 22, Lord-street, Liverpool -	39th	12 April -	243	8
862	1889	Equitable Permanent, Price's Buildings, Whitechapel, Liverpool.	39th	31 May -	93	9
871	1892	Newton, Haydock, and Golborne Permanent, Town Hall, Newton-le-Willows.	39th	8 May -	327	10
877	1882	St. Nicholas Perpetual, Bristowe Chambers, 8, Harrington-street, Liverpool.	39th	10 October -	111	11
878	1896	Harrington Permanent, 29, Imperial Chambers, 62, Dale-street, Liverpool.	39th	29 September	150	12
893	"	Working Men's Permanent, 5, Clayton-square, Liverpool.	39th	8 December	408	13
900	1881	Rodney Permanent, Unity Buildings, 22A, Lord-street, Liverpool.	38th	19 January -	219	14
902	1884	Edgehill District Permanent, 71, Lord-street, Liverpool.	38th	13 February	174	15
906	1888	North British Permanent, 34, Castle-street, Liverpool.	38th	30 March -	90	16
916	1896	Ormskirk and Southport Permanent, 33, Burscough-street, Ormskirk.	38th	1 May -	385	17
917	1889	Soho Permanent, Bristowe-chambers, 8, Harrington-street, Liverpool.	38th	1 May -	70	18
933	1875	Sun Permanent, Bell's-buildings, 36, South John-street, Liverpool.	38th	11 July -	547	19
947	1896	Second Equitable Permanent, 57, Whitechapel, Liverpool.	37th	17 January -	128	20
952	1895	Hercules Permanent, 29, Imperial Chambers, 62, Dale-street, Liverpool.	37th	26 January -	114	21
961	1890	Wellington Permanent, 1D, Central Chambers, 17A, South Castle-street, Liverpool.	37th	22 February	261	22
962	1896	Wavertree Permanent, Town Hall, Wavertree, Liverpool.	37th	3 March -	58	23
964	"	United Temperance Permanent, 41, Corporation-street, Manchester.	37th	30 June -	207	24
965	1887	Universal Permanent, Chicago-buildings, 64, Stanley-street, Liverpool.	37th	5 April -	187	25
(I.D.) 973	1882	National Permanent, 22, Lord-street, Liverpool -	37th	27 April -	39	26
975	1889	Brugham Permanent, Central Chambers, 17A, South Castle-street, Liverpool.	37th	19 June -	115	27
982	1890	Mercury Permanent, 8, Cook-street, Liverpool -	37th	6 July -	107	28
985	1887	Patriotic, Bennett's-buildings, 49, Whitechapel, Liverpool.	37th	1 August -	170	29
990	1889	United Kingdom Permanent, Central-buildings, 41, North John-street, Liverpool.	37th	4 October -	81	30
993	1887	Savings Bank Permanent, Central-buildings, 41, North John-street, Liverpool.	37th	4 December	91	31
996	"	London and Liverpool Permanent, 89, Hanover-street, Liverpool.	37th	4 May -	52	32
997	"	Chatham Permanent, 6, Lord-street, Liverpool -	37th	6 December	1,116	33
1,004	1896	St. Mary's Permanent, 24, Mary Anne-street, Liverpool.	36th	28 February	187	34
1,008	1889	Cromwell Permanent, Central Chambers, 17A, South Castle-street, Liverpool.	36th	5 June -	100	35
1,024	1875	Barrow-in-Furness Permanent, 16, Cornwallis-street, Barrow-in-Furness.	36th	25 April -	13	36
(I.D.) 1,025	1880	Commercial Permanent, 34, Holland-road, Chorlton-cum-Hardy, Manchester.	36th	31 May -	20	37
1,029	1896	Earlestown, Newton, Haydock, Golborne, and Ashton Permanent, District School, Market-street, Earlestown, Newton-le-Willows.	36th	21 September	371	38
1,032	1881	Equitable Permanent, Halfway House Hotel, Openshaw, Manchester.	36th	6 September	49	39
1,036	1889	Nelson Permanent, 1D, Central Chambers, 17A, South Castle-street, Liverpool.	36th	13 September	260	40

of Building Societies, for the Year 1899—continued.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	3,769	8,232	—	1,075	5,833	3,474	—	- nil -	312	- nil.
2	563	1,196	82	503	1,058	723	—	- nil -	1,058	- nil.
3	557	3,245	—	765	3,127	883	—	- nil -	557	- nil.
4	1,668	18,289	—	6,548	24,552	285	—	- nil -	23,803	- nil.
5	1,390	5,508	—	2,229	6,331	1,406	—	- nil -	2,397	- nil.
6	4,712	24,401	280	3,456	27,610	527	—	- nil -	13,758	- nil.
7	2,607	8,042	—	427	5,017	3,452	—	—	—	—
8	15,130	31,655	2,352	5,139	37,294	1,852	—	- nil -	31,082	- nil.
9	1,411	8,133	—	2,398	10,347	184	—	- nil -	10,210	- nil.
10	5,766	18,219	814	3,731	21,890	934	—	- nil -	1,100	- nil.
11	986	7,922	1,016	9,371	14,784	3,525	—	- nil -	7,470	- nil.
12	12,019	12,739	1,617	1,672	14,281	1,747	—	- nil -	1,915	- nil.
13	9,622	32,374	708	6,060	36,590	2,552	—	- nil -	24,769	- nil.
14	12,770	23,753	3,224	4,903	29,728	2,152	—	- nil -	15,414	- nil.
15	1,153	8,998	—	1,489	10,362	125	—	- nil -	1,278	- nil.
16	1,881	5,743	6	515	5,760	504	—	—	—	—
17	13,348	47,337	—	11,536	56,647	2,226	—	- nil -	56,647	- nil.
18	1,194	4,941	54	1,297	5,177	1,115	—	- nil -	4,342	- nil.
19	31,759	48,248	10,360	12,256	66,783	4,081	—	- nil -	481	- nil.
20	1,171	12,536	2	2,729	14,937	330	—	- nil -	6,510	- nil.
21	2,073	7,671	2,095	836	10,192	410	—	- nil -	684	- nil.
22	3,169	28,371	37	5,034	31,158	2,284	—	- nil -	23,245	- nil.
23	266	2,646	—	1,236	2,959	923	—	- nil -	2,911	- nil.
24	4,847	30,538	8,555	3,228	41,679	642	—	- nil -	40,732	947
25	2,698	17,899	441	3,878	20,136	2,082	—	- nil -	1,343	- nil.
26	1,428	5,400	—	371	5,548	228	—	- nil -	410	- nil.
27	2,566	8,541	467	873	9,278	603	—	- nil -	1,249	- nil.
28	598	10,101	—	3,230	11,336	1,995	—	- nil -	10,183	329
29	4,690	14,046	1,463	4,562	19,679	392	—	- nil -	6,782	- nil.
30	5,450	7,694	236	1,218	8,670	478	—	- nil -	334	- nil.
31	3,982	9,218	54	748	5,733	4,287	—	- nil -	3,068	- nil.
32	63	961	9	15	435	550	—	—	—	—
33	42,686	120,463	1,965	29,945	150,457	1,916	—	- nil -	89,078	- nil.
34	1,823	19,558	51	3,862	22,622	849	—	- nil -	19,605	- nil.
35	1,454	7,618	16	478	7,433	679	—	- nil -	530	- nil.
36	196	244	572	24	800	40	—	—	—	—
37	83	965	—	—	828	3	134	—	—	—
38	5,840	32,731	—	4,319	36,741	309	—	- nil -	1,319	- nil.
39	1,911	2,147	372	1,582	2,114	1,987	—	- nil -	932	- nil.
40	3,603	27,228	1,070	3,579	30,610	1,267	—	- nil -	24,933	- nil.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
LANCASHIRE—continued.						
1,038	1888	West Derby and Everton Perpetual, 16, Fenwick-street, Liverpool.	36th	30 September	343	1
1,041	1889	Enterprise Perpetual, 57, Whitechapel, Liverpool	36th	6 November	162	2
1,053	1874	Queen's, 3, John Dalton-street, Manchester	35th	9 January	6,807	3
1,058	1896	Bolton Union Permanent, 117, Tonge Moor-road, Bolton.	36th	31 December	106	4
1,063	"	Prince of Wales Permanent, Queen-avenue, B., Castle-street, Liverpool.	35th	28 February	102	5
(I.D.) 1,069	1882	Ardwick Permanent, 27, Brazen-nose-street, Albert-square, Manchester.	35th	25 April	211	6
1,079	1879	Lombardian Permanent, Cromwell-buildings, 11, Blackfriars-street, Manchester.	35th	24 May	405	7
1,080	1895	Dalton and Furness Permanent, Dalton Castle, Dalton-in-Furness.	35th	6 June	100	8
1,088	1896	Albion Permanent, Boys' Refuge Institute, Great Ducie-street, Manchester.	35th	11 September	100	9
1,093	1876	Ulverston Temperance, Temperance Hall, Ulverston.	35th	31 July	171	10
1,096	1896	Prince Alfred Permanent, 16, South Castle-street, Liverpool.	35th	5 October	111	11
1,099	"	Second Standard Permanent, 16, South Castle-street, Liverpool.	35th	31 October	74	12
1,100	1889	Independent Permanent, 17A, South Castle-street, Liverpool.	35th	5 December	44	13
1,102	1896	Denton Permanent, Chapel House Inn, Stockport-road, Denton, Manchester.	34th	16 January	34	14
(I.D.) 1,123	1879	Exchange Permanent, Cannon-street Chambers, 27 and 29, Cannon-street, Manchester.	34th	16 May	11	15
1,124	1887	Clarence-street Permanent, Adelphi Bank Chambers, 19, South John-street, Liverpool.	34th	12 April	506	16
1,147	1891	Furness and South Cumberland Permanent, 36, Cornwallis-street, Barrow-in-Furness.	34th	31 December	1,470	17
(I.D.) 1,153	1896	Carnforth and District Permanent, 27, Lancaster-road, Carnforth.	34th	31 December	49	18
1,162	1890	Trafalgar Permanent, 1D, Central Chambers, 17A, South Castle-street, Liverpool.	34th	31 December	114	19
1,167	1896	Colne Permanent, 4, Parliament-street, Colne	33rd	31 March	1,180	20
1,169	"	Victoria, Mechanics' Institution, Stalybridge	33rd	3 January	130	21
1,174	1887	Palmerston Permanent, 21, Harrington-street, Liverpool.	33rd	30 April	228	22
1,181	1896	Tyldesley Permanent, Castle Hotel, Tyldesley, Manchester.	33rd	10 April	205	23
1,191	1895	First Bedford Leigh Permanent, Three Crowns Inn, Chapel-street, Leigh.	33rd	31 August	93	24
1,197	1887	Northern Counties Permanent, 22, Lord-street, Liverpool.	33rd	31 December	355	25
(I.D.) 1,209	1881	Blackburn and East Lancashire Permanent, 18, Richmond-terrace, Blackburn.	33rd	30 September	376	26
1,211	1882	Planet Perpetual, Clarendon Rooms, South John-street, Liverpool.	33rd	6 November	318	27
1,216	1876	Chorley 100 $\frac{1}{2}$ Shares Permanent, 8, High-street, Chorley.	32nd	30 January	302	28
1,227	1896	Warrington Permanent, 13, Suez-street, Warrington.	32nd	25 January	376	29
1,228	"	Churchtown Permanent, 57, Botanic-road, Southport.	33rd	30 November	91	30
1,246	1877	Wigan Provident Permanent, Bank Chambers, Wallgate, Wigan.	32nd	30 June	153	31
(T.D.) 1,252	1879	Equitable Co-operative Permanent, 10, Norfolk-street, Manchester.	32nd	14 January	nil	32
1,255	1881	Wigan, Ince, Hindley, Pemberton, and Orrell Permanent, Clarence Chambers, Wallgate, Wigan.	32nd	31 August	35	33
1,257	1887	Second Chatham Permanent, 6, Lord-street, Liverpool.	32nd	13 June	708	34
(I.D.) 1,260	"	Exchange Permanent, 12, Acresfield, Bolton	32nd	30 June	12	35
1 266	1887	Amicable, Bennett's Buildings, 49, Whitechapel, Liverpool.	32nd	31 October	106	36

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	3,273	41,356	3,720	3,021	46,969	1,128	—	- nil -	46,450	- nil.
2	6,716	19,146	14	4,204	20,381	2,983	—	- nil -	9,779	- nil.
3	44,704	350,327	25,175	—	182,488	125,577	67,437	- nil -	174,315	- nil.
4	6,550	6,537	4,679	397	11,593	20	—	- nil -	814	- nil.
5	1,040	5,939	10	727	6,403	273	—	—	—	—
6	98	9,337	—	—	450	378	8,509	—	—	—
7	11,102	35,773	14,368	2,693	50,207	2,627	—	- nil -	34,212	- nil.
8	1,560	6,129	—	180	5,981	328	—	- nil -	482	237
9	4,139	6,504	1,246	890	8,625	15	—	—	—	—
10	2,892	6,729	78	660	7,015	452	—	- nil -	741	- nil.
11	1,213	7,899	—	1,787	9,293	393	—	- nil -	6,297	- nil.
12	564	3,228	—	1,025	3,552	701	—	- nil -	1,493	- nil.
13	295	3,934	—	1,282	4,934	282	—	- nil -	4,934	- nil.
14	978	813	1,647	830	3,284	6	—	—	—	—
15	2,668	1,347	—	2,129	1,590	1,886	—	—	—	—
16	9,937	87,067	4,075	16,698	106,962	878	—	- nil -	97,729	- nil.
17	30,610	95,236	677	6,846	97,628	5,131	—	- nil -	7,986	- nil.
18	470	3,769	—	1,068	4,290	547	—	- nil -	4,290	- nil.
19	1,182	9,661	—	2,871	10,908	1,624	—	- nil -	9,178	- nil.
20	31,124	85,788	—	2,583	82,265	6,066	—	- nil -	10,168	- nil.
21	1,905	4,257	—	622	3,173	1,706	—	—	—	—
22	3,003	20,355	5,207	1,128	25,851	839	—	- nil -	23,428	- nil.
23	6,533	17,758	7,555	520	25,757	76	—	- nil -	3,307	- nil.
24	1,206	3,808	—	3	3,593	218	—	—	—	—
25	8,034	34,632	4,068	4,049	38,178	4,571	—	- nil -	15,200	- nil.
26	5,304	17,024	16	—	5,478	156	11,406	- nil -	4,740	- nil.
27	24,260	30,171	6,466	21,718	56,670	1,885	—	17,142	5,454	- nil.
28	4,634	21,124	63	402	20,432	1,157	—	- nil -	- nil -	2,416
29	3,062	34,596	2,648	3,112	40,356	—	—	- nil -	35,868	- nil.
30	555	3,963	134	118	4,212	8	—	- nil -	1,241	- nil.
31	1,510	7,536	1,218	562	8,490	826	—	- nil -	5,912	- nil.
32	422	- nil -	- nil -	- nil -	- nil -	- nil -	- nil -	—	—	—
33	823	4,211	12	431	3,949	705	—	- nil -	1,686	- nil.
34	12,726	77,309	122	7,692	84,679	444	—	6,750	64,202	- nil.
35	841	2,197	4,940	1,874	8,071	940	—	- nil -	7,728	- nil.
36	772	7,871	4	892	8,427	340	—	- nil -	1,765	- nil.

ABSTRACT of the Annual Accounts and Statements.

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
LANCASHIRE—continued.						
1,295	1881	Third Newton Heath Permanent, 20, Kennedy-street, Manchester.	31st	7 March -	107	1
(C.D.) 1,303	1886	Christchurch Hulme Permanent, 8, York-street, Manchester.	31st	31 May -	57	2
1,317	1896	Stanley Permanent, 63, Foley-street, Liverpool -	31st	21 April -	303	3
1,319	1882	Eccles, Patricroft, and District Permanent, 40, Brazennose-street, Manchester.	31st	1 August -	89	4
1,353	"	Bury Permanent Co-operative, 21, Market-street, Bury.	30th	7 March -	90	5
1,361	1896	Over-Darwen Permanent, Constitutional Club-room, Church-street, Darwen.	30th	26 April -	351	6
(I.D.) 1,368	1882	County Palatine of Lancaster, 9, Chapel-street, Preston.	30th	31 May -	249	7
1,372	1876	Accrington and District Permanent, 15, Dutton-street, Accrington.	30th	17 June -	183	8
1,374	1896	Preston Royal Permanent, 45, Fishergate, Preston	30th	31 August -	152	9
1,377	1880	Manchester and Salford Permanent, 86, Mosley-street, Manchester.	30th	30 November	707	10
1,380	"	Ashton-under-Lyne and District Permanent, Buckley Chambers, Stamford-street, Ashton-under-Lyne.	30th	31 December	139	11
(I.D.) 1,385	1885	St. Michael's Permanent, 17, Brazennose-street, Manchester.	29th	21 February	146	12
1,386	1896	West Liverpool Perpetual, 16, Fenwick-street, Liverpool.	29th	14 February	165	13
1,404	1881	Warrington Working Men's Permanent, School-room, Golborne-street, Warrington.	29th	30 April -	251	14
1,406	1876	Mossley 100% Permanent, 26, Stamford-road, Mossley, Manchester.	29th	31 March -	23	15
1,432	1880	Bardsley Permanent, Horseshoe Inn, Bardsley, Ashton-under-Lyne.	29th	31 December	29	16
1,436	1881	Gorton and District Permanent, Waggon and Horses Inn, Gorton, Manchester.	28th	12 January -	40	17
1,445	1884	Prince Albert Permanent, 131, Church-street, Preston.	28th	28 February	83	18
1,448	1896	Haughton and District Permanent, Coach and Horses Hotel, Hyde-road, Denton, Manchester.	28th	18 April -	18	19
1,452	1876	Rossendale, Waterfoot, Manchester - - -	28th	31 May -	81	20
(I.D.) 1,496	1896	Derby Permanent, Victoria-buildings, Silver-street, Bury.	27th	8 May -	34	21
1,511	1886	Ellesmere Permanent, 17, Brazennose-street, Manchester.	27th	4 September	50	22
(I.D.) 1,516	1896	Irwell-street Permanent, Irwell-street Schoolroom, Salford, Manchester.	27th	31 October -	69	23
1,521	"	Manchester Crown Permanent, 8, St. James's-square, Manchester.	27th	30 December	19	24
(T.D.) 1,534	1882	Preston Victoria Permanent, 5, Winckley-street, Preston.	26th	28 March -	13	25
1,536	1884	Heaton Norris and Reddish Permanent, Lancashire Hill British School, Heaton Norris, Stockport.	26th	31 March -	114	26
1,542	1896	Radcliffe and Pilkington Permanent, New Jerusalem Schoolroom, Stand-lane, Radcliffe, Manchester.	26th	31 March -	363	27
1,566	1885	Marsden, 2, Russell-street, Nelson - - -	39th	31 May -	1,324	28
1,580	1886	Littleborough Permanent, Church-street, Littleborough, Manchester.	25th	30 June -	40	29
1,586	1879	Borough of Wigau and District Permanent, St. Catherine's Schools, Schofield-lane, Wigau.	25th	30 September	193	30
1,597	1875	Borough of Warrington Incorporated Permanent, Leigh-street, Warrington.	24th	31 January -	55	31
1,598	"	Accrington Victoria Permanent, 7, St. James'-street, Accrington.	25th	31 December	148	32
1,617	"	Leigh Permanent, 3, Silk-street, Leigh - -	24th	30 June -	151	33
1,626	"	East End, Lowe's Arms Hotel, Haughton, Denton, Manchester.	24th	17 November	17	34
1,641	1876	Failsworth Permanent, St. John's Schools, Failsworth, Manchester.	23rd	18 January -	82	35

of Building Societies, for the Year 1899—continued.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	6,277	7,452	5,356	413	12,741	480	—	—	—	—
2	12,220	5,017	888	3,126	851	7,675	—	- nil -	- nil -	825
3	9,291	31,242	—	7,892	35,572	3,562	—	- nil -	11,060	- nil.
4	6,975	2,289	888	935	3,606	6	—	- nil -	3,604	- nil.
5	1,141	2,765	—	477	3,211	31	—	—	—	—
6	11,817	23,373	757	953	25,083	—	—	—	—	—
7	41	19,385	29	—	500	1,049	17,865	- nil -	500	- nil.
8	7,762	18,033	4,038	2,228	21,230	3,069	—	- nil -	5,813	- nil.
9	4,626	5,463	8,565	5,368	18,764	632	—	- nil -	5,402	- nil.
10	61,301	99,674	31,624	9,388	135,129	5,557	—	10,083	- nil -	- nil.
11	5,335	7,565	5,251	675	10,790	2,701	—	—	—	—
12	178	2,976	—	—	938	154	1,884	- nil -	938	- nil.
13	2,960	18,478	39	5,721	16,299	2,939	—	- nil -	15,716	- nil.
14	3,243	9,044	2	17	8,565	498	—	—	—	—
15	391	1,163	—	45	839	369	—	—	—	—
16	900	1,181	—	2	707	476	—	—	—	—
17	941	1,965	1,847	208	3,998	22	—	- nil -	1,605	- nil.
18	6,334	6,745	5,849	2,806	13,369	2,031	—	- nil -	6,319	714
19	1,019	729	450	98	1,231	46	—	—	—	—
20	1,155	439	86	591	992	124	—	—	—	—
21	330	1,417	—	—	905	352	160	- nil -	360	- nil.
22	288	3,948	—	—	3,225	696	27	- nil -	3,224	- nil.
23	40	71	9	346	—	426	—	—	—	—
24	494	1,789	12,815	37	14,432	209	—	- nil -	3,602	6,122
25	6,023	187	—	—	—	187	—	—	—	—
26	2,832	4,073	4,053	460	7,409	1,177	—	—	—	—
27	8,196	14,657	12,464	1,236	27,675	632	—	—	—	—
28	36,772	88,708	21,547	4,387	112,689	1,953	—	6,509	- nil -	- nil.
29	151	3,512	2,219	—	2,836	74	2,821	- nil -	2,836	- nil.
30	5,871	13,071	33	2,765	14,860	1,009	—	- nil -	6,829	- nil.
31	1,308	3,949	1,233	658	5,840	—	—	—	—	—
32	7,717	14,936	10,113	2,357	24,093	3,313	—	- nil -	398	- nil.
33	2,874	6,755	—	177	5,458	1,474	—	—	—	—
34	199	401	580	66	954	93	—	—	—	—
35	5,216	8,299	8,826	440	17,559	6	—	6,010	2,958	- nil.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
LANCASHIRE—continued.						
1,648	1876	Liverpool Joiner's Freehold, Odd Fellows' Hall, St. Anne-street, Liverpool.	23rd	31 December	37	1
1,656	"	Crumpsall and Broughton Permanent, 8, St. James's-square, Manchester.	23rd	4 May -	8	2
1,663	"	West Lancashire, 6, Clayton-square, Liverpool -	23rd	31 March -	726	3
1,669	"	Ashton - under - Lyne Stamford Permanent, 108, Catherine-street, Ashton-under-Lyne.	23rd	7 August -	115	4
1,675	"	Liverpool 198th Starr-Bowkett, 81, Dale-street, Liverpool.	22nd	31 January -	76	5
1,679	1877	Liverpool Railway Permanent, 48 and 50, Castle-street, Liverpool.	23rd	2 November	169	6
(C.D.) 1,687	"	Lancashire Mutual Permanent, Ryecroft School, Ashton-under-Lyne.	22nd	14 February	27	7
(C.D.) 1,692	"	St. Martin's (German-street, Manchester) Permanent, 11, Blackfriars-street, Manchester.	22nd	13 February	29	8
(C.D.) 1,693	"	Denton West End Permanent, Queen's Hotel, Denton, Manchester.	21st	7 February	36	9
1,706	"	Second Liverpool 212th Starr-Bowkett, 97, Renshaw-street, Liverpool.	22nd	31 May -	79	10
1,725	"	Sutton, Bold, and District Permanent, Parish Room, Ditch Hillock, Sutton, St. Helen's.	22nd	4 October -	49	11
1,729	"	Third Liverpool 220th Starr-Bowkett, 8, Cook-street, Liverpool.	22nd	31 October -	98	12
1,730	"	Padiham and District Permanent, 18, Sowerby-street, Padiham, Burnley.	22nd	31 December	737	13
1,731	"	Walton and Kirkdale Permanent, Central Buildings, 41, North John-street, Liverpool.	22nd	9 October -	199	14
1,733	"	Liverpool Investment, 67, Lord-street, Liverpool -	22nd	11 November	983	15
1,739	1878	Leesfield Permanent, St. Thomas's Schools, Leesfield, Lees, Oldham.	21st	7 February	27	16
1,741	"	Bootle-cum-Linacre Permanent, Scottish-chambers, 48, Castle-street, Liverpool.	21st	9 March -	103	17
(T.D.) 1,743	"	Exchequer, 1, South John-street, Liverpool -	21st	31 March -	17	18
1,760	"	Fourth Liverpool 242nd Starr-Bowkett, 25, Investment-buildings, 67, Lord-street, Liverpool.	21st	30 November	86	19
1,763	1879	Liverpool Citizen Permanent, 5, Clayton-square, Liverpool.	21st	26 December	85	20
(G.D.) 1,769	"	Liverpool Clerks' Co-operative, 37, Victoria-street, Liverpool.	20th	31 August -	139	21
1,771	"	Liverpool and County Permanent, 2, South John-street, Liverpool.	20th	6 September	180	22
(I.D.) 1,772	"	Liverpool Industrial, 33, Hatton Garden, Liverpool.	20th	5 September	39	23
1,778	"	East Crompton Church Schools Permanent, Church Schools, East Crompton, Shaw, Oldham.	20th	19 October -	52	24
(I.D.) 1,780	"	Rochdale 276th Starr-Bowkett, 32, Lord-street, Rochdale.	19th	31 December	47	25
1,781	1880	Borough and District of St. Helen's Mutual, Hardshaw-street, St. Helen's.	19th	3 January -	3	26
1,782	"	Sixth Liverpool 287th Starr-Bowkett, 97, Renshaw-street, Liverpool.	20th	31 December	86	27
1,783	"	Old England Permanent, Bennett's Buildings, 49, Whitechapel, Liverpool.	19th	11 January -	142	28
1,784	"	First St. Helen's 284th Starr-Bowkett, 17, Market-street, St. Helen's.	19th	31 January -	178	29
1,785	"	First Ramsbottom 289th Starr-Bowkett, 40, Bolton-street, Ramsbottom, Manchester.	19th	16 January -	92	30
1,786	"	First Bolton 286th Starr-Bowkett, 20, Chancery-lane, Bolton.	19th	31 January -	77	31
1,787	"	First Southport 299th Starr-Bowkett, 89, Kensington-road, Southport.	19th	31 March -	24	32
(I.D.) 1,791	"	Finance Investment, 21, Harrington-street, Liverpool.	19th	28 February	132	33
1,797	"	Mersey Bowkett, 3, Lord-street, Liverpool -	19th	30 April -	81	34
(I.D.) 1,798	"	Seventh Liverpool 306th Starr-Bowkett, 8, Cook-street, Liverpool.	19th	31 May -	71	35
(I.E.) 1,800	"	First Bootle and District 301st Starr-Bowkett, 49, Oriel-road, Bootle, Liverpool.	19th	31 October -	nil	36
(I.D.) 1,801	"	First Bacup and District 303rd Starr-Bowkett, Bank Buildings, Bacup.	19th	28 March -	95	37
1,802	"	Bury 311th Starr-Bowkett, Temperance Hall, Henry-street, Bury.	19th	30 June -	21	38
1,806	"	First Chorley 312th Starr-Bowkett, Town Hall Chambers, Market-street, Chorley.	19th	31 July -	113	39

of Building Societies, for the Year 1899—*continued*.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	30	704	305	14	993	30	—	- nil -	154	- nil.
2	365	3,021	3,453	—	6,267	52	155	- nil -	4,342	- nil.
3	21,443	46,171	14,959	3,513	46,542	18,101	—	11,659	3,117	- nil.
4	10,591	6,886	6,588	564	14,028	10	—	--	—	—
5	1,227	6,774	3	498	6,735	540	—	—	—	—
6	6,320	13,484	574	1,279	15,327	10	--	- nil -	2,705	- nil.
7	2	1,924	—	--	--	147	1,777	—	—	—
8	170	1,642	20	652	1,111	1,203	—	- nil -	900	- nil.
9	57	317	—	105	400	22	—	- nil -	400	- nil.
10	1,624	8,203	3	851	8,454	603	—	- nil -	485	- nil.
11	152	768	—	300	899	169	—	- nil -	506	- nil.
12	1,455	6,429	—	617	6,975	71	—	—	—	—
13	66,501	54,282	27,736	1,807	80,588	3,187	—	- nil -	1,400	- nil.
14	8,162	16,895	3,325	2,049	21,934	335	—	- nil -	3,992	- nil.
15	323,475	194,373	191,260	14,540	320,974	79,199	—	51,705	45,649	9,603
16	475	1,480	—	497	1,719	208	—	--	—	--
17	754	9,521	—	823	9,889	455	—	- nil -	3,853	- nil.
18	59	362	—	50	340	72	—	—	—	—
19	1,277	5,587	—	1,146	6,353	380	—	- nil -	316	- nil.
20	1,476	5,732	518	572	5,322	1,500	—	- nil -	3,788	- nil.
21	1,751	1,948	3	776	2,724	3	—	—	—	—
22	8,876	18,374	4,678	2,193	23,272	1,973	—	—	--	—
23	1,269	1,017	—	310	1,205	122	—	—	—	—
24	862	3,955	5	433	3,840	553	—	—	—	—
25	116	57	—	115	100	72	—	—	—	—
26	1	35	—	8	—	43	—	—	—	—
27	1,163	5,026	—	319	5,157	188	—	- nil -	287	- nil.
28	6,689	11,349	3,594	1,065	15,999	9	—	—	—	—
29	2,060	8,702	63	758	8,886	637	—	—	—	—
30	1,455	8,210	—	721	8,645	286	—	—	—	—
31	1,636	6,573	—	137	5,997	718	—	—	—	—
32	1,454	1,975	—	619	1,934	660	—	—	—	—
33	5,893	7,881	1,644	821	9,247	1,099	—	- nil -	9,247	- nil.
34	1,336	5,711	—	301	5,376	636	—	- nil -	433	- nil.
35	364	1,088	—	209	—	1,297	—	—	—	--
36	120	183	—	—	—	—	133	—	—	—
37	1,604	3,800	4	845	4,109	540	—	—	—	--
38	377	350	—	203	492	61	—	—	—	—
39	2,750	6,117	22	821	6,929	31	—	- nil -	- nil -	88

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
LANCASHIRE—continued.						
1,807	1880	First Rawtenstall and District 317th Starr-Bowkett, 16, Bury-road, Rawtenstall, Manchester.	19th	1 August -	78	1
1,808	"	Prestwich and Whitefield 320th Starr-Bowkett, Poppythorn-lane, Prestwich, Manchester.	19th	31 July -	112	2
1,809	"	Ardwick 322nd Starr - Bowkett, Primitive Methodist School, Higher Ardwick, Manchester.	19th	31 August -	89	3
1,811	"	City Charter Permanent, 71, Lord-street, Liverpool.	19th	31 August -	200	4
1,812	"	Eighth Liverpool 324th Starr-Bowkett, Princes Buildings, 81, Dale-street, Liverpool.	19th	30 September	63	5
1,817	"	First Salford 333rd Starr-Bowkett, 78, Great Clowes-street, Broughton, Manchester.	19th	31 October -	192	6
1,818	"	First Preston 342nd Starr-Bowkett, 12, Lune-street, Preston.	19th	28 November	130	7
1,823	1881	First Blackburn 356th Starr-Bowkett, 17, Victoria-street, Blackburn.	19th	31 December	133	8
(I.D.) 1,825	1880	Hooley Hill and District Permanent, Methodist Schoolroom, Hooley Hill, Manchester.	26th	1 August -	33	9
1,827	1881	Second St. Helen's 350th Starr-Bowkett, 17, Market-street, St. Helen's.	18th	31 January -	174	10
1,828	"	First Hulme 357th Starr - Bowkett, Primitive Methodist School Library, Upper Moss-lane, Hulme, Manchester.	18th	31 January -	157	11
1,829	"	Second Preston 364th Starr-Bowkett, 12, Lune-street, Preston.	18th	31 January -	112	12
1,830	"	Liverpool Exchange, Central-buildings, 41, North John-street, Liverpool.	18th	25 January -	55	13
(C.D.) 1,831	"	Second Bury and District 362nd Starr-Bowkett, Temperance Hall, Henry-street, Bury.	18th	1 February -	nil	14
1,835	"	First Wigan 343rd Starr-Bowkett, Tower-buildings, Wallgate, Wigan.	18th	28 March -	143	15
1,837	"	Haslingden and District 372nd Starr-Bowkett, 4, Beaconsfield-street, Haslingden, Manchester.	18th	28 February	159	16
1,840	"	Second Ramsbottom 376th Starr-Bowkett, 8, Garden-street, Ramsbottom, Manchester.	18th	24 February	119	17
1,842	"	Oldham St. James's Permanent, St. James's Schools, Barry-street, Oldham.	18th	22 February	87	18
(I.D.) 1,843	"	Second Bacup and District 380th Starr-Bowkett, Bank Buildings, Bacup.	18th	28 March -	36	19
1,846	"	Second Rochdale 390th Starr-Bowkett, 32, Lord-street, Rochdale.	18th	31 May -	77	20
1,848	"	Ravenhead Permanent, Ravenhead Schools, Crossley-road, St. Helen's.	18th	7 March -	174	21
1,852	"	Kirkdale 395th Starr-Bowkett, 48, Walton-road, Kirkdale, Liverpool.	18th	30 June -	55	22
1,853	"	Todmorden 396th Starr-Bowkett, 21, Church-street, Todmorden.	18th	30 June -	149	23
1,854	"	Widnes 377th Starr-Bowkett, Bedford-chambers, 66, Victoria-road, Widnes.	18th	7 April -	61	24
1,855	"	Eccles and Patricroft 399th Starr-Bowkett, 66, Monton-road, Eccles.	18th	11 June -	185	25
1,856	"	Third Starkey Arms, 60, Rochdale-road, Heywood	18th	4 July -	27	26
1,858	"	First Chorlton-upon-Medlock 404th Starr-Bowkett, St. Ambrose Schools, Tuer-street, Oxford-street, Chorlton-on-Medlock, Manchester.	18th	31 July -	80	27
1,861	"	Leigh and Bedford 409th Starr-Bowkett, Tarleton Chambers, Church-street, Leigh.	18th	31 August -	139	28
1,862	"	Radcliffe and District 412th Starr-Bowkett, 34A, Church-street, Radcliffe, Manchester.	18th	30 June -	142	29
1,865	"	First Pendleton 367th Starr-Bowkett, John-street Hall, Pendleton, Manchester.	18th	31 August -	139	30
1,866	"	Clitheroe and District Second Economic, 38, King-street, Clitheroe.	18th	1 September	195	31
(I.D.) 1,867	"	Edgehill 439th Starr-Bowkett, 6, Preesons-row, Liverpool.	18th	30 June -	23	32
1,869	"	Third Preston 450th Starr-Bowkett, 12, Lune-street, Preston.	18th	26 September	120	33
1,870	"	Third Manchester 445th Starr-Bowkett, 197, Prince-street, Ardwick, Manchester.	18th	31 October -	134	34
(I.D.) 1,871	"	Nelson and District 451st Starr-Bowkett, 8, Dial-street, Nelson.	17th	31 October -	1	35
1,874	"	Second Blackburn 463rd Starr-Bowkett, 17, Victoria-street, Blackburn.	18th	30 November	141	36

of Building Societies, for the Year 1899—continued.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,670	6,671	—	1,510	7,273	908	—	—	—	—
2	1,206	5,586	20	175	5,211	570	—	- nil -	- nil -	431
3	401	2,930	32	21	2,256	727	—	—	—	—
4	4,579	12,108	3,584	1,851	15,237	2,306	—	—	—	—
5	916	3,223	—	468	3,065	626	—	—	—	—
6	3,368	10,308	—	1,547	9,195	2,660	—	- nil -	685	- nil.
7	1,486	6,970	—	304	6,952	322	—	—	—	—
8	1,221	7,008	27	447	7,285	197	—	—	—	—
9	870	1,552	—	254	1,775	31	—	—	—	—
10	1,890	7,067	464	689	7,617	608	—	—	—	—
11	2,083	8,584	14	901	8,109	1,340	—	—	—	—
12	1,391	6,064	—	382	6,231	215	—	—	—	—
13	357	3,009	700	377	3,823	263	—	- nil -	1,782	- nil.
14	1,198	- nil -	- nil -	- nil -	- nil -	- nil -	nil	—	—	—
15	1,922	2,686	—	1,240	9,560	366	—	—	—	—
16	3,008	14,601	—	1,203	13,883	1,921	—	- nil -	- nil -	1,702
17	1,754	9,255	1	854	9,410	700	—	- nil -	612	- nil.
18	3,022	3,462	3,865	610	7,622	315	—	—	—	—
19	1,774	494	3	403	683	217	—	—	—	—
20	805	3,165	—	831	3,469	527	—	- nil -	1,363	- nil.
21	2,250	7,768	955	1	8,610	114	—	—	—	—
22	762	3,474	82	585	3,881	260	—	—	—	—
23	1,306	6,904	3	133	6,885	655	—	—	—	—
24	1,089	3,210	—	675	3,474	411	—	—	—	—
25	2,096	9,017	1,016	1,396	10,409	1,020	—	- nil -	522	- nil.
26	147	1,360	9	—	15	33	1,321	—	—	—
27	1,654	4,998	—	1,085	5,843	240	—	—	—	—
28	2,267	6,062	—	816	5,933	945	—	—	—	—
29	2,100	5,167	—	652	5,677	142	—	—	—	—
30	1,485	5,169	250	120	4,174	1,365	—	—	—	—
31	1,814	6,819	—	870	7,537	102	—	—	—	—
32	- nil -	9	—	4	—	13	—	—	—	—
33	1,298	5,858	—	270	5,787	341	—	—	—	—
34	282	5,271	—	244	3,581	1,934	—	- nil -	596	- nil.
35	804	39	—	—	—	39	—	—	—	—
36	1,913	7,677	30	468	7,672	503	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
LANCASHIRE—continued.						
1,876	1881	Second Bolton 473rd Starr-Bowkett, 20, Chancery-lane, Bolton.	18th	30 November	90	1
1,877	"	City of Liverpool Permanent, 16, Lord-street, Liverpool.	17th	8 February	84	2
1,878	"	Padiham, Harwood, and District 475th Starr-Bowkett, 36, Station-road, Padiham, Burnley.	18th	9 December	53	3
(I.D.) 1,880	1882	Toxteth 491st Starr-Bowkett, 104, Upper Hill-street, Liverpool.	17th	31 December	10	4
1,884	"	Second Wigan 507th Starr-Bowkett, Tower-buildings, Wallgate, Wigan.	17th	31 May	138	5
1,891	"	Fourth Preston 500th Starr-Bowkett, 12, Lune-street, Preston.	17th	30 May	98	6
1,892	"	Second Padiham, Harwood, and District 524th Starr-Bowkett, 36, Station-road, Padiham, Burnley.	17th	3 June	31	7
1,893	"	Third Blackburn 522nd Starr-Bowkett, 17, Victoria-street, Blackburn.	17th	30 June	116	8
(I.D.) 1,894	"	Second Edge Hill 528th Starr-Bowkett, 37, Holland-street, Fairfield, Liverpool.	17th	6 September	28	9
1,895	"	Mersey Permanent, 29, Imperial Chambers, 62, Dale-street, Liverpool.	17th	25 July	178	10
(I.D.) 1,896	"	Everton 544th Starr-Bowkett, 1, Valley-road, Liverpool.	17th	31 October	23	11
1,898	"	Walton and District 551st Starr-Bowkett, 27, Carisbrooke-road, Liverpool.	17th	30 November	52	12
(a)(I.D.) 1,901	"	Second Kirkdale 563rd Starr-Bowkett, 48, Walton-road, Liverpool.	—	—	—	13
1,902	"	Hindley and District 576th Starr-Bowkett, Public Hall, Market-street, Hindley, Wigan.	16th	28 January	111	14
1,905	1883	Crumpsall and Blackley 579th Starr-Bowkett, Cheetham Hill Institute, 490, Cheetham-hill, Crumpsall, Manchester.	16th	28 February	108	15
(I.D.) 1,906	"	Kingsley Permanent, 15, Harrington-street, Liverpool.	16th	23 February	37	16
(I.D.) 1,910	"	Liverpool Temperance Permanent, 15, Harrington-street, Liverpool.	16th	30 June	24	17
1,915	"	Birkdale and District 602nd Starr-Bowkett, 3, Cambridge-arcade Chambers, Chapel-street, Southport.	16th	31 May	140	18
1,920	"	Third Bolton 605th Starr-Bowkett, 20, Chancery-lane, Bolton.	16th	30 June	74	19
1,922	"	Third Rochdale 619th Starr-Bowkett, 32, Lord-street, Rochdale.	16th	31 August	90	20
1,924	"	Colne, Nelson, and District 624th Starr-Bowkett, 23, Arcade, Colne.	16th	31 October	101	21
1,934	1884	Third St. Helen's 636th Starr-Bowkett, 17, Market-street, St. Helen's.	15th	31 March	181	22
1,936	"	East Liverpool Incorporated, 16, Fenwick-street, Liverpool.	16th	31 December	114	23
1,943	"	Coburg Investment, 7, Oxford Chambers, 71, Lord-street, Liverpool.	15th	6 July	165	24
1,945	"	Oldham George Hotel, George Hotel, High-street, Oldham.	15th	26 July	9	25
1,946	"	Farnworth and District 716th Starr-Bowkett, Temperance Hall, Park-street, Farnworth, Widnes	15th	31 August	160	26
1,948	"	Fourth Victoria (Oldham), Market Hotel, Curzon-street, Oldham.	15th	12 September	19	27
1,950	"	Southport, Churchtown, and District 717th Starr-Bowkett, 3, Cambridge-arcade Chambers, Chapel-street, Southport.	15th	31 October	150	28
1,951	"	Fourth Rochdale 722nd Starr-Bowkett, 32, Lord-street, Rochdale.	15th	31 October	111	29
(I.D.) 1,955	"	Toxteth and Garston Amalgamated Starr-Bowkett, Offices of Mr. E. W. Turner, Dock-road, Garston, Liverpool.	15th	31 December	64	30
(I.D.) 1,956	"	First Liverpool Economic, 220, West Derby-road, Liverpool.	15th	30 November	49	31
1,957	"	Second Todmorden 734th Starr-Bowkett, 21, Church-street, Todmorden.	15th	31 December	143	32
(a)(C.D.) 1,958	1885	Bury and Elton 733rd Starr-Bowkett, Temperance Hall, Henry-street, Bury.	—	—	—	33
1,959	"	Fourth Blackburn 743rd Starr-Bowkett, 17, Victoria-street, Blackburn.	15th	31 December	108	34

of Building Societies, for the Year 1899—continued.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	2,058	5,628	—	346	5,738	236	—	—	—	—
2	432	4,655	374	1,002	5,641	390	—	- nil -	2,456	- nil.
3	1,246	2,498	—	656	1,747	1,407	—	—	—	—
4	121	8	—	242	201	49	—	—	—	—
5	1,640	6,693	—	1,018	7,378	333	—	—	—	—
6	897	3,581	—	443	3,444	580	—	—	—	—
7	600	1,145	—	172	492	825	—	—	—	—
8	1,146	5,254	—	229	5,117	366	—	- nil -	156	- nil.
9	142	681	—	47	558	170	—	- nil -	149	- nil.
10	7,530	10,661	1,200	693	12,119	435	—	- nil -	784	254
11	550	926	—	67	978	15	—	—	—	—
12	806	3,212	—	503	3,349	366	—	- nil -	198	- nil.
13	—	—	—	—	—	—	—	—	—	—
14	1,073	4,634	—	607	4,864	377	—	—	—	—
15	1,718	7,691	—	521	7,148	1,064	—	—	—	—
16	593	1,099	13	100	1,170	42	—	- nil -	1,170	- nil.
17	236	99	21	14	—	134	—	—	—	—
18	1,092	5,746	1	710	6,330	127	—	—	—	—
19	678	3,449	—	8	3,376	81	—	—	—	—
20	1,024	3,466	2	370	3,830	8	—	—	—	—
21	1,084	4,096	—	36	3,875	257	—	—	—	—
22	2,442	5,921	691	392	6,845	159	—	- nil -	597	- nil.
23	5,473	19,267	6,244	2,656	27,936	231	—	- nil -	14,141	- nil.
24	1,732	6,478	1,154	655	8,287	—	—	—	—	—
25	787	2,706	2,317	193	4,926	290	—	- nil -	1,530	- nil.
26	1,819	6,509	—	413	6,519	403	—	—	—	—
27	2,184	1,609	755	1,594	3,850	108	—	- nil -	1,100	- nil.
28	927	5,462	—	—	5,186	214	62	—	—	—
29	1,722	4,323	6	441	3,164	1,606	—	—	—	—
30	93	853	60	—	462	410	41	—	—	—
31	77	838	—	—	641	18	179	- nil -	641	- nil.
32	867	3,617	—	83	3,396	304	—	—	—	—
33	—	—	—	—	—	—	—	—	—	—
34	1,040	4,451	—	232	4,429	254	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
		LANCASHIRE—continued.				
1,963	1885	St. Helen's Equitable, New Commercial School, North-road, Cwleyhill, St. Helen's.	14th	31 March -	108	1
1,967	"	White Bear, Three Crowns Hotel, Oldham - -	14th	6 April -	16	2
(T.D.) 1,968	"	Hope School (Oldham), 107, Hope-street, Oldham	14th	12 January -	nil	3
1,971	"	Fourth St. Helen's 742nd Starr-Bowkett, 17, Market-street, St. Helen's.	14th	31 March -	173	4
(I.D.) 1,972	"	Third Edge Hill and Wavertree 755th Starr-Bowkett, 22, Tarleton-street, Liverpool.	14th	2 October -	14	5
(I.D.) 1,975	"	City of Liverpool Co-operative, 21, The Willows, Liverpool.	14th	31 July -	220	6
1,980	"	Second Widnes and District 754th Starr-Bowkett, Bedford-chambers, 66, Victoria-road, Widnes.	14th	2 June -	97	7
(I.D.) 1,988	"	Granby Mutual, 77a, Lord-street, Liverpool - -	14th	31 October -	34	8
1,991	"	Second Radcliffe and Pilkington 757th Starr-Bowkett, 34A, Church-street, Radcliffe, Manchester.	14th	30 October -	144	9
1,994	"	Preston Municipal, 4, Central-buildings, Lancaster-road, Preston.	13th	28 February	74	10
(C.D.) 1,995	1886	Oldham Lyceum Third, The Lyceum, Union-street, Oldham.	14th	15 December -	nil	11
(T.D.) 1,997	"	Liverpool North Western Permanent, 8, Cook-street, Liverpool.	14th	31 October -	29	12
1,999	"	Black Horse, Lees-road, Second, Black Horse Inn, Lees-road, Oldham.	13th	15 March -	17	13
2,000	"	Heaton Chapel and District 798th Starr-Bowkett, Assembly Hall, Heaton Moor, Stockport.	13th	1 March -	148	14
2,002	"	Darwen Borough, Post Office Chambers, Darwen -	13th	15 May -	124	15
2,006	"	Fourth Bolton 811th Starr-Bowkett, 20, Chancery-lane, Bolton.	13th	31 May -	121	16
2,008	"	Third John-o'-Gaunt Mutual, 1, New-road, Lancaster.	13th	31 July -	115	17
2,009	"	Third Wigan 817th Starr-Bowkett, Tower-buildings, Wallgate, Wigan.	13th	31 August -	198	18
2,010	"	Pemberton and District Mutual Allotment, 5, Meeks-buildings, Wigan.	13th	31 October -	168	19
(I.D.) 2,011	"	Great George Model, 77A, Lord-street, Liverpool -	13th	31 October -	25	20
2,013	"	First Warrington 826th Starr-Bowkett, 14, Cairo-street, Warrington.	13th	21 October -	107	21
2,014	"	Morecambe and Lancaster 827th Starr-Bowkett, Primitive Methodist Class Room, Pedder-street, Morecambe, R.S.O.	13th	29 November	130	22
2,015	"	Carnforth and District 828th Starr-Bowkett, Temperance Hotel, Market-street, Carnforth.	13th	24 November	211	23
2,017	"	Old Mare and Foal Inn Third, Old Mare and Foal Inn, Ashton-road, Oldham.	13th	4 December	31	24
(a) (I.D.) 2,018	1887	Barrow-in-Furness 835th Starr - Bowkett, 10, Hartington-street, Barrow-in-Furness.	—	—	—	25
2,020	"	Heywood Economic Mutual, 26, Market-street, Heywood.	13th	1 December	189	26
2,022	"	Fifth Rochdale 840th Starr-Bowkett, 32, Lord-street, Rochdale.	12th	31 January -	118	27
(I.D.) 2,024	"	Bacup Economic, Bank-buildings, Bacup - -	12th	26 January -	108	28
2,025	"	Tyldesley 850th Starr-Bowkett, Martland's-buildings, The Square, Tyldesley, Manchester.	12th	31 March -	136	29
2,026	"	Clitheroe Economic, King-street, Clitheroe - -	13th	31 December	194	30
2,027	"	Haslingden and District Economic, 4, Beaconsfield-street, Haslingden, Manchester.	12th	16 January -	134	31
2,029	"	Horwich and District 853rd Starr - Bowkett, 5, Winterhey-lane, Horwich, Bolton.	12th	31 March -	59	32
2,039	"	Chorley and District Economic, Town Hall, Chorley.	12th	17 April -	127	33
2,040	"	Waggon and Horses (Huddersfield-road) Second, Waggon and Horses Inn, Huddersfield - road, Oldham.	12th	10 May -	21	34
2,045	"	First Blackburn Economic, 1, Richmond-terrace, Blackburn.	12th	31 March -	67	35

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,424	3,526	—	1,596	4,527	595	—	—	—	—
2	404	4,411	960	800	6,155	16	—	nil	1,140	nil.
3	5,396	nil	nil	nil	nil	nil	nil	—	—	—
4	1,567	4,878	570	91	5,144	395	—	—	—	—
5	136	147	25	—	127	26	19	—	—	—
6	442	4,217	—	415	4,450	182	—	nil	362	nil.
7	887	3,444	2	330	3,334	442	—	—	—	—
8	249	nil	nil	nil	nil	nil	nil	—	—	—
9	1,229	4,307	—	26	4,115	218	—	—	—	—
10	2,049	2,820	27	755	2,734	868	—	—	—	—
11	6,113	nil	nil	nil	nil	nil	nil	—	—	—
12	1,547	1,678	38	18	—	1,734	—	—	—	—
13	478	1,436	50	1,022	1,136	1,372	—	—	—	—
14	1,996	7,668	—	249	7,892	25	—	—	—	—
15	645	2,354	—	1,033	3,210	177	—	—	—	—
16	954	4,395	—	18	3,146	1,267	—	—	—	—
17	8,811	nil	nil	nil	nil	nil	nil	—	—	—
18	1,732	6,959	8	524	6,899	592	—	—	—	—
19	985	4,831	—	1	4,647	185	—	nil	255	nil.
20	665	nil	nil	nil	nil	nil	nil	—	—	—
21	997	4,267	42	182	3,555	936	—	—	—	—
22	1,213	5,267	1	298	5,071	495	—	—	—	—
23	1,500	6,743	—	—	5,917	772	54	—	—	—
24	1,493	6,802	—	1,993	6,075	2,720	—	—	—	—
25	—	—	—	—	—	—	—	—	—	—
26	1,349	4,425	415	673	5,502	11	—	—	—	—
27	1,832	2,796	5	130	1,849	1,082	—	—	—	—
28	1,062	3,558	6	—	2,956	428	180	—	—	—
29	1,062	3,529	—	136	3,184	481	—	—	—	—
30	1,492	5,195	—	662	5,601	256	—	—	—	—
31	1,253	5,143	7	180	4,965	365	—	—	—	—
32	209	691	—	6	199	498	—	—	—	—
33	962	4,795	—	116	4,791	120	—	—	—	—
34	602	2,106	—	1,030	1,444	1,692	—	—	—	—
35	247	1,483	27	163	1,664	9	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
LANCASHIRE—continued.						
2,047	1887	Fourth Fylde Union, Fielden Free Library, Fleetwood, R.S.O.	12th	1 August -	42	1
2,049	"	First Lancaster Economic, 62, Market-street, Lancaster.	12th	21 August -	148	2
2,052	"	Second Lancaster and District 876th Starr-Bowkett, Coffee Tavern, Penny-street, Lancaster.	12th	26 September	223	3
2,057	"	Kirkdale Model, Kirk-street Mission Hall, 6, Kirk-street, Liverpool.	11th	7 January -	60	4
(a) (I.D.) 2,060	"	Edge Hill Model, 7A, Wavertree-road, Liverpool -	—	—	—	5
2,061	"	Fifth Blackburn 871st Starr-Bowkett, 17, Victoria-street, Blackburn.	12th	30 November	77	6
2,066	"	First Bolton Economic, 4 and 6, Wood-street, Bolton.	12th	31 December	126	7
2,067	"	First Radcliffe Economic, 87, Church-street, Radcliffe, Manchester.	12th	30 November	18	8
2,068	"	First Middleton Economic, 93, Long-street, Middleton, Manchester.	12th	17 October -	112	9
2,074	1888	Hollinwood Institute Second, Working Men's Club and Institute, Hollinwood, Oldham.	12th	18 December	46	10
2,078	"	First Blackpool Economic, 67, Church-street, Blackpool.	12th	31 December	188	11
(I.D.) 2,080	"	Lodge-lane Model, 13, Union-court, Liverpool -	11th	2 May -	120	12
2,081	"	First Great Harwood Economic, Palatine-buildings, Great Harwood, Blackburn.	11th	20 January -	40	13
2,082	"	Seaforth District People's Modern, 13a, Seaforth-road, Seaforth, Liverpool.	11th	30 June -	49	14
(I.D.) 2,083	"	Second Barrow-in-Furness 894th Starr-Bowkett, 10, Hartington-street, Barrow-in-Furness.	11th	30 April -	154	15
2,085	"	Southport Model, 44, Chapel-street, Southport -	11th	6 March -	170	16
2,087	"	First Leigh Richmond, Assembly Rooms, Railway-road, Leigh.	11th	31 March -	133	17
2,089	"	First Leigh Economic, 44, Church-street, Leigh -	11th	31 March -	169	18
2,090	"	First Horwich Economic, 3, Lee-lane, Horwich, Bolton.	11th	17 March -	117	19
2,091	"	First Rochdale Economic, King-street, South Parade, Rochdale.	11th	6 March -	135	20
2,092	"	Second Chorley and District Economic, Town Hall, Chorley.	11th	1 May -	138	21
2,097	"	First Wigan Economic, Clarence Chambers, Wallgate, Wigan.	11th	24 April -	213	22
2,099	"	Levenshulme and Longsight 919th Starr-Bowkett, Co-operative Assembly Hall, Levenshulme, Manchester.	11th	28 July -	249	23
2,100	"	Fourth Manchester 855th Starr-Bowkett, 49, King-street, Manchester.	11th	28 June -	91	24
2,101	"	Wigan Model, Newsham Buildings, King-street, Wigan.	11th	25 May -	129	25
2,102	"	Second Warrington 920th Starr-Bowkett, 14, Cairo-street, Warrington.	11th	31 July -	135	26
2,106	"	Manchester Perfect Thrift, 1, Cooper-street, Manchester.	11th	29 August -	491	27
2,107	"	Hindley Model, 146, Market-street, Hindley, Wigan	11th	26 August -	80	28
2,109	"	Lonsdale and North Western Permanent, 90, Duke-street, Barrow-in-Furness.	10th	26 June -	44	29
(I.D.) 2,111	"	First St. Helen's 59th Economic, Hardshaw-chambers, 1, Hardshaw-street, St. Helen's.	11th	31 December	129	30
2,115	"	Third Chorley and District Economic, Town Hall, Chorley.	11th	23 October -	128	31
2,116	"	Second St. Helen's Equitable Model, Commercial School, North-road, St. Helen's.	11th	21 November	126	32
2,118	1889	Third St. Helen's Equitable Model, Commercial School, North-road, St. Helen's.	10th	11 January -	140	33
2,121	"	Second Liverpool Clerks, 37, Victoria-street, Liverpool.	11th	31 December	103	34
2,122	"	First Hulme Perfect Thrift, 261, Stretford-road, Hulme, Manchester.	11th	31 October -	344	35
2,123	"	Three Crowns Hotel Sixth, Three Crowns Hotel, Oldham.	11th	28 December	12	36
[2,125	"	Second Wigan Model, Newsham-buildings, King-street, Wigan.	10th	15 February	174	37
2,126	"	Openshaw and District Economic, 51, Ashton Old-road, Openshaw, Manchester.	11th	20 November	107	38

of Building Societies, for the Year 1899—*continued*.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,760	5,706	—	1,873	4,290	3,289	—	—	—	—
2	2,245	6,523	—	795	6,240	1,078	—	nil	nil	158
3	2,752	8,889	2	629	9,067	453	—	—	—	—
4	245	1,691	3	167	1,528	333	—	—	—	—
5	—	—	—	—	—	—	—	—	—	—
6	515	1,981	—	122	1,882	221	—	—	—	—
7	793	4,050	84	188	4,196	126	—	—	—	—
8	4	144	—	75	88	131	—	nil	nil	88
9	1,188	4,036	104	188	4,328	—	—	—	—	—
10	1,073	1,855	—	2,172	3,990	37	—	—	—	—
11	979	5,564	138	—	5,650	28	24	—	—	—
12	942	2,211	40	—	1,501	666	84	—	—	—
13	328	1,161	6	159	845	481	—	—	—	—
14	137	1,078	15	27	635	485	—	—	—	—
15	1,124	4,150	32	193	4,358	17	—	—	—	—
16	972	5,032	—	616	5,252	396	—	—	—	—
17	603	4,183	419	131	4,303	430	—	—	—	—
18	2,568	5,120	—	536	5,340	316	—	—	—	—
19	1,145	4,019	—	340	3,992	367	—	—	—	—
20	973	4,727	—	181	4,895	13	—	—	—	—
21	769	4,772	—	262	4,626	408	—	—	—	—
22	2,053	6,788	—	425	6,918	295	—	nil	495	nil.
23	1,590	6,013	—	96	5,728	381	—	—	—	—
24	705	2,814	—	84	2,623	275	—	—	—	—
25	574	3,731	—	641	4,326	46	—	—	—	—
26	927	4,262	—	119	4,352	29	—	—	—	—
27	2,296	11,091	—	855	11,466	480	—	—	—	—
28	815	2,899	—	776	3,530	145	—	—	—	—
29	979	1,590	645	2	2,075	162	—	—	—	—
30	186	1,297	19	—	1,141	153	22	—	—	—
31	1,317	4,657	—	350	4,936	71	—	—	—	—
32	862	4,364	—	303	4,291	376	—	—	—	—
33	1,069	4,278	—	238	4,051	465	—	—	—	—
34	2,261	6,419	—	293	6,352	360	—	—	—	—
35	2,197	7,909	—	273	7,322	860	—	—	—	—
36	950	250	2,092	542	2,712	172	—	—	—	—
37	760	3,729	2	321	3,864	188	—	—	—	—
38	1,476	3,191	2,310	553	5,902	152	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
LANCASHIRE—continued.						
2,128	1889	Leigh Model, 79, Church-street, Leigh - .	10th	31 March -	200	1
2,129	"	Fourth St. Helen's Equitable Model, Commercial School, North-road, St. Helen's.	10th	6 April -	139	2
2,131	"	Ramsbottom and District Economic, 40, Bolton-street, Ramsbottom, Manchester.	10th	13 January -	256	3
2,132	"	Norman, 29, Imperial Chambers, 62, Dale-street, Liverpool.	10th	5 April -	32	4
2,133	"	Widnes and District Peers' Economic, 2, Ditton-road, Widnes.	10th	31 March -	133	5
(a) (I.D.) 2,134	"	Leyland Model, 10, Chapel Brow, Leyland, Preston	—	—	—	6
2,137	"	Second Blackburn Model, 2, Richmond Chambers, Blackburn.	10th	15 May -	287	7
2,138	"	Second Hindley Model, 146, Market-street, Hindley, Wigan.	10th	30 June -	108	8
2,141	"	Fourth Chorley and District Economic, Town Hall, Chorley.	10th	31 July -	153	9
2,142	"	Second Wigan Economic, Clarence Chambers, Wallgate, Wigan.	10th	14 August -	223	10
2,144	"	Bradford and Beswick Model, Coffee Tavern, Bradford, Manchester.	10th	26 September	230	11
(I.D.) 2,147	"	Chorley Model, 4, High-street, Chorley - .	10th	18 September	191	12
(I.D.) 2,149	"	Newton Heath Peers' Economic, Primitive Methodist School, Hall-street, Newton Heath, Manchester.	10th	2 October -	210	13
(I.D.) 2,150	"	Newton Heath Model, St. Wilfrid's Schoolroom, Buckley-street, Newton Heath, Manchester.	10th	13 September	208	14
2,151	"	Third Warrington 965th Starr-Bowkett, 14, Cairo-street, Warrington.	10th	31 December	110	15
2,152	"	Fourth Wigan 964th Starr-Bowkett, Tower-buildings, Wallgate, Wigan.	10th	27 November	208	16
2,154	"	Second Hulme Perfect Thrift, 261, Stretford-road, Hulme, Manchester.	10th	30 October -	340	17
2,155	"	Southport and District 952nd Starr-Bowkett, 3, Cambridge-arcade Chambers, Chapel-street, Southport.	10th	31 December	210	18
(I.D.) 2,156	"	Furness and Cartmel Model, Station-road, Dalton-in-Furness.	10th	30 November	143	19
2,158	1890	Collyhurst Model, St. Oswald's School, Collyhurst, Manchester.	10th	31 December	171	20
2,160	"	Oldham White Swan Third, Waggon and Horses Inn, Huddersfield-road, Oldham.	9th	4 January -	39	21
2,162	"	Leigh Second Model, 79, Church-street, Leigh -	9th	27 January -	230	22
2,164	"	Swan Hotel Fifth, Swan Hotel, High-street, Oldham.	9th	1 February	35	23
(C.D.) 2,166	"	North-East Manchester Popular, 156, Ridgway-street, Manchester.	9th	9 January -	95	24
2,169	"	First Blackburn Richmond, 3, Tacketts-street, Blackburn.	9th	28 February	180	25
2,171	"	Longsight Model, 140A, Earl-street, Longsight, Manchester.	9th	31 March -	150	26
2,174	"	Fourth Oldham Mutual, Wesleyan Schools, St. Domingo-street, Oldham.	9th	10 March -	28	27
2,177	"	Salford Perfect Thrift, Unitarian Free Church School, 1A, Cross-lane, Salford, Manchester.	10th	31 December	258	28
2,179	"	Aspull Model, St. John-the-Baptist School, New Springs, Wigan.	9th	1 March -	121	29
(C.D.) 2,180	"	Curzon-street Café First, Café, Curzon-street, Oldham.	9th	19 April -	12	30
2,181	"	Third Hulme Perfect Thrift, 261, Stretford-road, Hulme, Manchester.	9th	28 February	342	31
2,182	"	First Wigan and District Richmond, 27, King-street, Wigan.	9th	28 February	84	32
2,183	"	First Pemberton Model, 498, Ormskirk-road, Springbank, Pemberton, Wigan.	9th	1 May -	184	33
2,184	"	Fifth St. Helen's Equitable Model, Commercial School, North Road, St. Helen's.	9th	21 April -	125	34
2,189	"	St. Helen's and District Perfect Thrift, Windle Chambers, Hardshaw-street, St. Helen's.	9th	25 June -	301	35
2,192	"	Three Crowns Hotel Seventh, Three Crowns Hotel, Oldham.	9th	28 June -	22	36
2,193	"	Bay Horse Inn Second, Bay Horse Inn, Nugget-street, Oldham.	9th	19 July -	23	37
2,196	"	Rochdale No. 4 White Swan, White Swan Hotel, Rochdale.	9th	21 August -	42	38

of Building Societies, for the Year 1899—continued.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	952	5,933	—	348	6,143	138	--	- nil -	545	- nil.
2	678	3,788	—	260	3,806	242	—	—	—	—
3	1,345	5,435	—	115	4,939	611	—	—	—	—
4	1,054	7,075	—	2,306	7,761	1,620	—	—	—	—
5	407	3,289	—	189	2,907	571	—	—	—	—
6	—	—	—	—	—	—	—	—	—	—
7	1,325	6,457	—	362	6,491	328	—	- nil -	432	- nil.
8	1,021	3,752	3	817	3,934	638	—	—	—	—
9	925	4,474	—	379	4,564	289	—	—	—	—
10	1,951	5,529	—	206	5,257	478	—	—	—	—
11	1,644	6,565	5	631	6,777	424	—	—	—	—
12	318	3,103	1	—	2,540	315	249	—	—	—
13	1,623	8,422	—	396	8,302	516	—	—	—	—
14	101	1,125	—	56	1,085	96	—	—	—	—
15	570	2,682	—	—	2,661	14	7	—	—	—
16	1,405	4,447	—	300	4,256	401	—	—	—	—
17	1,935	9,027	49	144	7,876	1,344	—	—	—	—
18	712	4,339	—	—	3,757	410	172	—	—	—
19	715	1,899	18	—	1,106	615	196	—	—	—
20	745	4,077	—	228	3,528	777	—	—	—	—
21	970	5,250	852	1,078	7,050	130	—	—	—	—
22	780	4,653	—	385	4,344	694	—	—	—	—
23	975	6,435	1,267	1,415	9,046	71	—	—	—	—
24	598	2,189	—	273	2,292	170	—	—	—	—
25	1,179	3,321	5	236	2,735	827	—	—	—	—
26	501	2,789	—	245	2,355	679	—	—	—	—
27	755	1,921	—	997	2,455	463	—	—	—	—
28	1,026	4,453	—	145	4,247	351	—	—	—	—
29	517	3,296	—	—	2,763	192	341	- nil -	- nil -	253
30	1,203	387	2,624	975	3,979	7	—	—	—	—
31	1,531	7,155	46	548	6,830	919	—	—	—	—
32	286	1,231	150	—	1,208	132	41	—	—	—
33	901	3,866	12	413	4,103	188	—	—	—	—
34	863	2,698	—	221	2,424	490	—	—	—	—
35	581	3,044	—	—	2,666	257	121	—	—	—
36	580	263	2,601	588	3,438	14	—	—	—	—
37	577	2,179	—	479	1,620	1,038	—	—	—	—
38	2,193	3,105	360	1,967	5,313	119	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
		LANCASHIRE—continued.				
2,199	1890	First Hulme Model, 22, Chapman-street, Hulme, Manchester.	9th	25 September	210	1
2,200	"	Wigan and District Perfect Thrift, 23, King-street, Wigan.	9th	31 October -	197	2
(I.D.) 2,201	"	Blackpool and District Perfect Thrift, Post Office Chambers, Coronation-street, Blackpool.	9th	31 October -	235	3
2,207	"	South Manchester Permanent, 40, Brazen-nose-street, Manchester.	9th	25 December	259	4
2,211	"	Fleetwood and District Richmond, Victoria Chambers, Dock-street, Fleetwood, R.S.O.	9th	3 November	211	5
2,213	1891	Heaton Norris Popular, 140, Love-lane, Heaton Norris, Stockport.	9th	31 December	108	6
2,214	"	Second Blackpool and District Economic, 67, Church-street, Blackpool.	9th	31 October -	186	7
2,218	"	Oldham Grapes Inn First, Grapes Inn, Yorkshire-street, Oldham.	8th	19 January -	11	8
2,219	"	Ashton and District Model, Park-lane Village Club and Institute, Brynn, Wigan.	8th	16 February	191	9
2,220	"	Old Mare and Foal Inn Fourth, Old Mare and Foal Inn, Ashton-road, Oldham.	8th	9 February	26	10
2,221	"	Second Collyhurst Model, Wesleyan School, Harpurhey, Manchester.	8th	28 February	130	11
2,222	"	Third Blackburn Model, Richmond Chambers, Blackburn.	8th	22 February	200	12
2,225	"	Second Longsight Model, 140A, Earl-street, Longsight, Manchester.	8th	28 March -	160	13
2,227	"	Bradford, Beswick, and Second Openshaw Economic, 51, Ashton Old-road, Openshaw, Manchester.	9th	16 October -	141	14
2,229	"	Salford Model, Higher Grade School, Woodbine-street, Cross-lane, Salford, Manchester.	8th	24 May -	144	15
2,230	"	Second North East Manchester Popular, 156, Ridgway-street, Manchester.	8th	6 June -	122	16
2,237	"	Oldham Old Cheshire Cheese Third, Coach and Horses, Church-lane, Oldham.	8th	10 July -	12	17
2,240	"	Third Bury and Elton, Knowsley Hotel, Haymarket-street, Bury.	8th	3 October -	49	18
2,241	"	Oldham King's Arms Third, King's Arms Hotel, Yorkshire-street, Oldham.	8th	6 October -	28	19
2,243	"	Hindley Popular, Market Buildings, Market-street, Hindley, Wigan.	8th	11 November	182	20
(I.D.) 2,244	"	Third Barrow-in-Furness and Dalton Amalgamated 1,004th Starr-Bowkett, 10, Hartington-street, Barrow-in-Furness.	8th	(¹)	231	21
2,247	"	Third Wigan Model, Meeks-buildings, Wallgate, Wigan.	8th	13 November	227	22
2,253	1892	Hope School (Oldham) Second, Hope School, Hope-street, Oldham.	7th	15 March -	28	23
2,255	"	Plough Inn Fourth, Plough Inn, Manchester-street, Werneth, Oldham.	7th	16 March -	30	24
2,257	"	Earlestown, Newton, Haydock, and District Perfect Thrift, Co-operative Hall, Earle-street, Earlestown, Newton-le-Willows.	7th	30 April -	304	25
(I.D.) 2,258	"	Levenshulme Model, 17, Piccadilly, Manchester -	7th	5 May -	67	26
2,261	"	Clitheroe and District Third Economic, King-street, Clitheroe.	7th	8 May -	291	27
2,266	"	Oldham Swan Hotel Sixth, Swan Hotel, High-street, Oldham.	7th	21 September	15	28
2,271	"	Second Leigh Economic, 44, Church-street, Leigh	7th	11 November	167	29
2,272	"	Oldham Lamb Inn Mutual, Lamb Inn, Market-place, Oldham.	7th	24 November	29	30
2,273	1893	First Vulcan, Vulcan Inn, Horsedge-street, Oldham.	6th	4 January -	26	31
(T.D.) 2,275	"	Third Queen's Radcliffe and Pilkington, British Queen Inn, Stand-lane, Radcliffe, Manchester.	6th	6 March -	44	32
2,277	"	Oldham Reform Club, Reform Club, Union-street, Oldham.	6th	30 November	32	33
2,279	1894	Bath Hotel Fifth, Bath Hotel, Union street, Oldham.	6th	25 December	22	34
2,280	"	Second Shaw Victoria, Wesleyan Schools, Rochdale-road, Shaw, Oldham.	5th	28 June -	48	35
2,281	"	Leas Swan Inn Third, Swan Inn, Lees, Oldham -	5th	31 December	12	36
2,284	1896	Southport and District Equitable Terminating, Calendar Hall, London-street, Southport.	3rd	31 December	220	37

(¹) This Account is made up to February 1900.

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	704	3,464	—	136	3,230	370	—	—	—	—
2	599	4,161	12	—	3,486	573	114	—	—	—
3	102	1,694	232	—	1,158	142	626	—	—	—
4	7,451	27,512	—	2,843	29,601	754	—	nil	10,663	nil
5	1,012	4,435	—	153	4,183	405	—	—	—	—
6	693	3,196	—	228	3,400	24	—	—	—	—
7	591	4,061	16	—	3,559	232	286	—	—	—
8	246	208	1,522	286	1,602	414	—	—	—	—
9	1,009	4,425	—	339	4,570	194	—	—	—	—
10	482	2,834	1	610	2,690	755	—	—	—	—
11	759	3,265	—	401	3,057	609	—	—	—	—
12	673	2,892	—	125	2,787	230	—	—	—	—
13	1,894	3,555	2	209	2,783	983	—	—	—	—
14	619	2,778	32	57	2,522	345	—	—	—	—
15	1,614	2,452	1	94	1,548	999	—	—	—	—
16	377	2,067	—	327	2,346	48	—	—	—	—
17	1,693	13	4,489	580	4,563	519	—	—	—	—
18	1,746	3,780	—	1,143	2,536	2,387	—	—	—	—
19	1,071	5,655	2,274	1,479	9,385	23	—	—	—	—
20	345	2,132	3	—	1,803	290	42	—	—	—
21	2,935	611	—	—	—	11	600	—	—	—
22	617	4,082	—	—	3,959	117	6	—	—	—
23	1,776	1,001	2,959	957	4,907	10	—	—	—	—
24	625	1,536	1,000	624	2,840	320	—	—	—	—
25	580	2,854	4	—	2,082	541	235	—	—	—
26	67	1,532	—	—	987	473	72	—	—	—
27	799	2,853	25	298	3,157	19	—	—	—	—
28	1,221	353	4,389	433	4,976	199	—	—	—	—
29	297	2,153	—	47	1,881	319	—	—	—	—
30	1,310	4,322	19	1,044	3,960	1,425	—	—	—	—
31	829	546	5,514	370	5,930	500	—	—	—	—
32	864	4,353	—	370	2,825	1,898	—	—	—	—
33	523	1,360	177	366	1,903	—	—	—	—	—
34	1,631	831	1,000	519	1,828	525	—	—	—	—
35	631	1,763	—	179	1,142	800	—	—	—	—
36	338	438	74	62	501	73	—	—	—	—
37	386	1,061	—	—	828	157	76	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
LANCASHIRE—continued.						
2,285	1896	First Southport Economic, 9, St. George's-place, Lord-street, Southport.	3rd	31 December	264	1
2,287	1897	Liverpool Victoria Economic, 33, Hatton-garden, Liverpool.	3rd	31 December	392	2
2,288	"	Waterloo New, Waterloo Hotel. Union-street, Oldham.	3rd	31 December	46	3
2,289	"	First Anfield Economic, 25, Investment-buildings, 67, Lord-street, Liverpool.	3rd	31 December	329	4
2,290	"	Manchester United, 3, John Dalton-street, Manchester.	2nd	31 December	164	5
2,291	1898	Fifth Fylde Union, Fielden Free Library, Fleetwood, R.S.O.	2nd	31 December	128	6
2,292	"	Kensington Economic, 33, Hatton-garden, Liverpool.	2nd	31 December	198	7
2,293	"	Walton Economic, 33, Hatton-garden, Liverpool.	2nd	31 December	205	8
2,294	"	First Salford Economic, 1, West High-street, Cross-lane, Salford, Manchester.	2nd	31 December	121	9
2,295	"	First Waterloo and Seaforth Economic, Olive Hall, Olive-road, Waterloo, Liverpool.	2nd	31 December	60	10
2,296	"	South Liverpool Economic, 33, Hatton-garden, Liverpool.	2nd	31 December	121	11
2,297	1899	Fourth John o' Gaunt Terminable Mutual, 1, New-road, Lancaster.	1st	31 December	170	12
2,298	"	Bootle and Litherland Economic, 129, Strand-road, Bootle, Liverpool.	1st	31 December	69	13
2,299	"	Fourth Lamb Inn, Lamb Inn. Market-place, Oldham.	1st	31 December	52	14
(a) 2,300	"	Second Liverpool Victoria Economic, 33, Hatton-garden, Liverpool.	—	—	—	15
					Total - -	74,832 16
LEICESTERSHIRE :						
5a	1896	Hinckley Permanent, 36, Castle-street, Hinckley	34th	1 December	1,137	17
6	1878	Leicester Permanent, 14, Friar-lane, Leicester	47th	31 December	8,553	18
9	1896	Earl Shilton Permanent, High-street, Earl Shilton, Hinckley.	42nd	31 March	312	19
14	1875	Loughborough Permanent, 45, Baxter Gate, Loughborough.	32nd	31 October	836	20
15	1890	Great Wigston Permanent, Village Hall, Great Wigston, Leicester.	32nd	31 December	111	21
18	1896	Hinckley and South Leicestershire Permanent, 17, The Borough, Hinckley.	29th	28 February	490	22
19	"	Wigston Magna Conservative, National Schools, Great Wigston, Leicester.	28th	8 April	220	23
20	1885	Market Harborough and District Permanent, New Hall, Sheepmarket, Market Harborough.	30th	31 December	1,184	24
21	1875	Quorndon and Neighbourhood Freehold, Quorn, near Loughborough.	24th	24 April	64	25
27	"	Leicester Temperance and General Permanent, Provident Chambers, 5, Belvoir-street, Leicester.	24th	30 June	3,019	26
29	"	Melton Mowbray Mutual Permanent, The Colles Hall, Melton Mowbray.	24th	31 December	282	27
30	1876	Blaby and Neighbourhood Permanent, Mr. W. Sutton's, Oakham Cottages, Park-road, Blaby, Leicester.	24th	31 December	26	28
31	"	Aylestone Permanent, National Schoolroom, Aylestone, Leicester.	23rd	28 February	33	29
(I.D.) 33	1878	Leicester Crown, 29, Halford-street, Leicester	22nd	31 December	158	30
34	1879	Queniborough and District Freehold Permanent, Parochial Schoolroom, Queniborough, Leicester.	21st	31 December	15	31
35	"	Shepshed Permanent, Co-operative Stores, Field-street, Shepshed, Loughborough.	20th	31 December	195	32
37	1881	Loughborough and District 365th Starr-Bowkett, 19, Nottingham-road, Loughborough.	18th	28 February	90	33
38	"	Lutterworth and Neighbourhood Permanent, Beast Market, Lutterworth.	18th	25 March	63	34
(I.D.) 42	1888	Market Harborough Model, 78, Coventry-road, Market Harborough.	11th	30 September	56	35
43	1889	Leicester Model, 59, Charles-street, Leicester	10th	30 November	252	36
46	"	First Coalville and District Richmond, Marlborough street, Coalville, Leicester.	10th	30 September	120	37

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,266	1,466	8	—	1,237	93	144	—	—	—
2	1,436	2,883	111	—	2,675	274	45	—	—	—
3	1,273	2,091	740	104	2,923	10	—	—	—	—
4	762	1,349	2	—	1,045	260	46	—	—	—
5	18,901	21,728	—	1,477	19,135	4,070	—	—	—	—
6	536	772	334	2	1,099	9	—	—	—	—
7	578	838	14	—	409	346	97	—	—	—
8	407	424	95	—	386	87	46	—	—	—
9	486	583	—	—	300	263	20	—	—	—
10	205	188	34	—	—	180	42	—	—	—
11	221	184	19	—	—	175	28	—	—	—
12	2,888	2,378	—	310	2,660	28	—	—	—	—
13	75	58	17	—	—	73	2	—	—	—
14	1,581	311	1,009	—	1,300	14	6	—	—	—
15	—	—	—	—	—	—	—	—	—	—
16	1,907,915	4,408,318	945,601	533,665	5,176,945	592,685	117,954	277,525	1,430,446	33,869
17	24,735	14,678	31,513	3,514	49,705	—	—	- nil -	3,621	305
18	213,506	394,349	152,039	10,833	552,651	4,570	—	30,407	1,081	698
19	3,418	5,143	3,621	508	8,456	816	—	- nil -	- nil -	5
20	19,630	22,682	12,709	1,221	36,562	50	—	—	—	—
21	1,322	3,018	—	139	2,506	651	—	- nil -	96	- nil.
22	7,027	10,498	7,508	1,330	19,336	—	—	- nil -	- nil -	2,088
23	2,523	5,901	—	112	5,543	470	—	—	—	—
24	20,932	57,902	6,854	2,477	66,269	964	—	- nil -	131	- nil.
25	1,601	3,381	—	140	2,948	573	—	—	—	—
26	44,698	52,836	38,171	2,201	93,128	80	—	—	—	—
27	4,129	10,712	—	264	10,809	167	—	—	—	—
28	294	346	—	26	243	129	—	—	—	—
29	472	794	1,557	220	1,736	835	—	—	—	—
30	703	2,592	6	367	2,821	144	—	- nil -	334	- nil.
31	51	—	202	63	232	33	—	- nil -	44	- nil.
32	3,253	7,472	1,049	697	9,218	—	—	- nil -	380	36
33	1,272	5,819	—	584	6,100	303	—	—	—	—
34	489	1,304	1,102	210	2,588	28	—	—	—	—
35	153	1,260	—	411	1,499	172	—	—	—	—
36	1,274	6,363	155	470	6,974	14	—	—	—	—
37	579	1,919	—	113	1,819	213	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
LEICESTERSHIRE—continued.						
47	1890	First Leicester Perfect Thrift, 25, Welford-road, Leicester.	9th	30 September	358	1
48	1891	Leicester Second Model, 59, Charles-street, Leicester.	9th	31 December	212	2
50	1896	Barrow-on-Soar and District Permanent, Church Rooms, Barrow-on-Soar, Loughborough.	3rd	31 December	50	3
Total - -					17,836	4
LINCOLNSHIRE :						
5	1875	Great Grimsby and North Lincolnshire Permanent, Osborne Chambers, Osborne-street, Grimsby.	52nd	31 December	698	5
14	"	Grimsby and Cleethorpes Permanent, 37, Bethlehem-street, Grimsby.	33rd	31 May -	328	6
17	"	Lindsey Permanent, 1, Rosemary-lane, Louth -	27th	31 December	225	7
19	1896	Stamford District, 45, Broad-street, Stamford -	26th	30 June -	9	8
20	1875	Grantham Permanent, 1, London-road, Grantham	24th	31 May -	45	9
22	"	Boston and Skirbeck Permanent, Shodfriars Hall, South-street, Boston.	26th	27 May -	90	10
23	1876	Alford and District Investment, Coal Company's Office, West-street, Alford.	23rd	31 July -	54	11
25	1877	Louth, Mablethorpe, and Sutton Permanent, 3, Westgate-place, Louth.	22nd	12 May -	57	12
26	1878	Stamford Permanent, Odd Fellows' Hall, 19, All Saints-street, Stamford.	26th	31 March -	80	13
29	1880	Sovereign Lincoln Permanent, City Chambers, 182, High-street, Lincoln.	19th	31 December	48	14
30	1881	First Lincoln 441st Starr-Bowkett, 10, Exchange-arcade, Lincoln.	18th	30 September	58	15
(a) 32	"	Spalding 457th Starr-Bowkett, 11, New-road, Spalding.	-	-	-	16
35	1882	Gainsborough 514th Starr-Bowkett, 16, Silver-street, Gainsborough.	17th	30 April -	160	17
37	1883	Boston 628th Starr-Bowkett, 1, Wide Bargate, Boston.	16th	31 August -	44	18
39	1884	Second Lincoln 657th Starr-Bowkett, 10, Exchange-arcade, Lincoln.	15th	31 January -	28	19
40	"	Grimsby and District 665th Starr-Bowkett, 70, Garibaldi-street, Freeman-street, Grimsby.	15th	11 July -	163	20
42	1886	Second Grimsby and District 814th Starr-Bowkett, 70, Garibaldi-street, Freeman-street, Grimsby.	13th	10 May -	169	21
45	1888	First Grantham and District Perfect Thrift, 11, St. Catherine's-road, Grantham.	11th	31 August -	360	22
47	"	Grimsby Perfect Thrift, Thrift Hall, Pasture-street, Grimsby.	11th	30 November	243	23
48	1889	Third Grimsby 950th Starr-Bowkett, 70, Garibaldi-street, Freeman-street, Grimsby.	10th	31 March -	206	24
50	1890	Ninth Lincoln and Lincolnshire, 29, Newland, Lincoln.	9th	29 January -	93	25
51	1891	Grimsby Victoria Permanent, 33, Osborne-street, Grimsby.	8th	30 September	nil	26
52	1893	Tenth Lincoln and Lincolnshire, 29, Newland, Lincoln.	6th	27 April	81	27
53	"	Third Gainsborough, Britannia Iron Works, Trinity-street, Gainsborough.	6th	30 September	116	28
54	1894	Second Grimsby Perfect Thrift, Thrift Hall, Pasture-street, Grimsby.	5th	31 December	159	29
55	1896	Eleventh Lincoln and Lincolnshire, 29, Newland, Lincoln.	4th	31 December	218	30
(C.D.) 56	1898	Louth Jubilee, Temperance Hall, 122, Eastgate, Louth.	2nd	31 December	10	31
Total - -					3,742	32
LONDON :						
12	1883	St. George Hanover-square Permanent, 5, Argyll-place, Regent-street, W.	53rd	17 January -	39	33
16	1896	St. Martin's Permanent, 32, Sackville-street, Piccadilly, W.	52nd	31 January -	18	34
(I.D.) 17	1875	Tabernacle Permanent, 79, Mark-lane, Fenchurch-street, E.C.	52nd	11 November	194	35
18	1880	United Friends Perpetual, 57, Horseferry-road, S.W.	52nd	30 April -	408	36
20	1875	Woolwich Equitable, 113, Powis-street, Woolwich	52nd	30 September	3,576	37
21	"	People's Co-operative Permanent, 177, Greenwich-road, Greenwich, S.E.	52nd	31 December	1,275	38

(1) This Society has terminated. (1900.)

of Building Societies, for the Year 1899—*continued*.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,448	5,415	152	182	5,279	470	—	—	—	—
2	1,288	5,769	—	460	6,114	115	—	—	—	—
3	367	562	729	25	1,316	—	—	—	—	—
4	355,164	620,715	257,367	26,567	893,852	10,797	—	30,407	5,786	3,132
5	27,314	70,093	231	6,933	76,354	903	—	7,993	- nil -	- nil.
6	23,892	27,220	8,004	2,880	38,104	—	—	—	—	—
7	3,389	8,073	—	647	8,256	464	—	- nil -	- nil -	45
8	14	—	13	586	—	599	—	—	—	—
9	1,184	1,393	869	82	1,800	544	—	—	—	—
10	1,926	1,593	2,245	237	3,095	980	—	—	—	—
11	744	2,650	15	64	2,348	381	—	—	—	—
12	992	1,505	1,604	193	3,071	231	—	—	—	—
13	1,233	2,851	6	521	2,748	630	—	- nil -	- nil -	144
14	2,753	2,114	2,630	144	4,880	8	—	—	—	—
15	981	2,891	—	282	3,147	26	—	—	—	—
16	—	—	—	—	—	—	—	—	—	—
17	1,623	8,136	—	448	8,267	317	—	—	—	—
18	543	1,593	43	256	1,395	497	—	—	—	—
19	364	1,305	—	41	1,230	116	—	—	—	—
20	2,262	5,253	—	1,063	4,781	1,535	—	—	—	—
21	572	2,457	—	286	2,018	725	—	- nil -	323	- nil.
22	3,357	8,057	—	393	6,551	1,899	—	—	—	—
23	955	3,520	—	—	3,346	154	20	—	—	—
24	749	2,619	—	207	2,656	170	—	—	—	—
25	4,843	11,093	—	—	9,154	1,939	—	- nil -	124	555
26	2,637	- nil -	- nil -	- nil -	- nil -	- nil -	- nil -	—	—	—
27	3,404	6,310	—	—	6,115	195	—	- nil -	- nil -	365
28	2,671	6,999	—	—	6,526	473	—	—	—	—
29	412	1,411	22	—	1,352	5	76	—	—	—
30	5,864	13,271	—	—	13,025	246	—	—	—	—
31	26	57	—	—	—	52	5	—	—	—
32	94,704	192,464	15,682	15,263	210,219	13,089	101	7,993	447	1,109
33	761	2,429	—	454	2,403	480	—	- nil -	574	- nil.
34	238	882	—	18	280	620	—	- nil -	135	- nil.
35	829	6,560	—	—	1,705	1,249	3,606	—	—	—
36	17,337	27,563	18,182	1,186	46,611	320	—	- nil -	3,140	- nil.
37	394,377	318,755	351,630	41,981	667,931	44,535	—	8,589	2,146	- nil.
38	44,301	63,607	51,602	7,108	111,421	10,896	—	- nil -	889	778

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.
LONDON—continued.					
25	1875	Planet, 7, Finsbury-square, City-road, E.C. - -	52nd	31 December	1,718 1
26	1898	Stationers' and Paper Manufacturers' Provident, 46, Chancery Lane, W.C.	51st	31 July -	63 2
29	1890	National Freehold Land and Building, 25, Moor-gate-street, E.C.	50th	31 October -	9,427 3
32	1875	West London Economic, 114, Church-street, Edgware-road, W.	49th	28 February -	245 4
33	1892	Professional and Commercial, 5, Argyll-place, Regent-street, W.	49th	30 June -	69 5
35	1875	Official and General Permanent, 15, York-buildings, Adelphi, W.C.	50th	31 December	178 6
36	1874	West London Permanent Mutual, 138, Sloane-street, S.W.	49th	30 September	686 7
40	1883	Commercial Permanent, 32, East India Dock-road, E.	48th	28 February	348 8
43	1874	Perpetual Investment, 16, New Bridge-street, Blackfriars, E.C.	48th	30 April -	1,950 9
44	1882	London Permanent, 5, Argyll-place, Regent-street, W.	51st	31 December	102 10
45	1897	Borough of Marylebone Permanent, 49, Upper Baker-street, Regent's Park, N.W.	48th	15 July -	194 11
(I.D.) 48	1874	Guardian Permanent, 37, Allerton-road, Stoke Newington, N.	45th	30 June -	20 12
49	1875	Simplified Permanent, 20, Bucklersbury, Cheapside, E.C.	48th	30 November	92 13
50	"	No. 3 Borough of Lambeth Permanent, 128, Westminster Bridge-road, S.E.	47th	13 February	645 14
51	1881	Industrial Permanent, Lecture Hall, Royal Hill, Greenwich, S.E.	47th	30 April -	748 15
(C.D.) 55	1875	Lambeth Permanent, The Horns, Kennington Park, S.E.	48th	31 December	10 16
(I.D.) 59	"	Atlas Permanent, 158, Peckham Rye, East Dulwich, S.E.	46th	31 May -	103 17
(C.D.) 61	"	Woolwich Mutual, 19, William-street, Woolwich -	47th	31 December	398 18
63	1883	Productive Investment, 5, Argyll-place, Regent-street, W.	46th	31 December	108 19
64	1887	Kensington Permanent, 5, Argyll-place, Regent-street, W.	46th	31 December	133 20
65	1875	Sun Permanent, 12, Holborn, E.C. - - -	46th	31 December	876 21
66	"	Hackney Permanent, Old Town Hall, Mare-street, Hackney, N.E.	46th	31 December	149 22
67	"	Temperance Permanent, 4, Ludgate-hill, E.C. -	46th	31 December	8,420 23
76	1874	Bayswater and Kensington Mutual Permanent, Westbourne Hall, Westbourne-grove, Bayswater, W.	43rd	31 December	56 24
77	1896	Britannia Permanent, 22, Basinghall-street, E.C. -	42nd	31 August -	75 25
78	"	Equality Permanent, 62, George-street, Portman-square, W.	42nd	31 July -	112 26
79	1891	Guardian Permanent, Whitfield Tabernacle School-room, Leonard-street, City-road, E.C.	41st	19 June -	117 27
80	1895	Brunswick Mutual, 133, Bunhill-row, Chiswell-street, E.C.	41st	30 June -	102 28
81	1875	London, 14, Great St. Thomas Apostle, Queen-street, E.C.	41st	31 December	136 29
82	1895	Effra Mutual, 22, Chancery-lane, W.C. - -	41st	31 December	295 30
83	1875	Permanent London and Westminster, 14, Great St. Thomas Apostle, Bow-lane, E.C.	40th	30 June -	219 31
85a	1885	Highgate, Hornsey, and Stoke Newington, 18, Bisham-gardens, High-street, Highgate, N.	39th	28 February	50 32
86	1882	Freehold and Leasehold Permanent, 5, Argyll-place, Regent-street, W.	39th	30 June -	51 33
(I.D.) 88	1896	Second Provident Mutual, Weavers' Hall, 22, Basinghall-street, E.C.	38th	31 May -	10 34
90	1881	Excelsior Permanent, Myddelton Hall, Upper-street, Islington, N.	38th	31 December	261 35
91	1875	Kentish Town, Camden Town, and Highgate, 7, Leighton-road, Kentish Town, N.W.	38th	31 December	132 36
(I.D.) 92	1874	Impartial Permanent, 103, New-road, White-chapel-road, E.	37th	31 May -	280 37
93	1875	Reliance Permanent, 25, Percy-street, Tottenham Court-road, W.	37th	30 September	522 38
(a) (C.D.) 94	"	Carlton Permanent, 18, Bloomsbury-street, W.C.	—	—	— 39

of Building Societies, for the Year 1899—*continued*.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	88,601	182,798	65,581	14,374	222,292	40,461	—	19,082	2,210	- nil.
2	2,066	6,557	170	—	1,444	668	4,615	- nil -	1,197	- nil.
3	591,901	1,164,354	1,394	50,684	920,149	296,283	—	178,393	58,890	1,955
4	17,959	14,591	8,995	733	22,844	1,475	—	- nil -	3,070	- nil.
5	4,536	7,706	35	—	5,404	82	2,255	- nil -	2,391	- nil.
6	13,833	35,853	5,706	3,490	44,407	642	—	- nil -	30,453	- nil.
7	33,715	66,773	25,743	2,745	84,455	10,806	—	- nil -	36,407	647
8	12,445	16,616	6,075	2,223	24,096	818	—	- nil -	15,720	- nil.
9	90,008	196,792	58,080	2,582	216,877	40,577	—	15,717	89,482	625
10	14,499	9,708	6,291	1,333	16,960	422	—	—	—	—
11	10,033	15,807	3,965	588	17,782	2,578	—	- nil -	1,488	- nil.
12	- nil -	310	—	—	—	72	238	—	—	—
13	4,530	5,539	1,476	738	7,664	89	—	- nil -	50	- nil.
14	26,043	39,492	12,478	1,122	52,028	1,064	—	- nil -	3,953	759
15	46,405	83,662	52,008	10,336	117,808	28,198	—	7,530	5,384	222
16	38	616	—	334	880	70	—	—	—	—
17	85	7,205	138	—	—	2,515	4,828	—	—	—
18	7,678	71,503	8,050	—	6,989	2,197	70,367	- nil -	6,275	- nil.
19	11,467	11,185	1,636	—	11,744	210	867	- nil -	1,578	- nil.
20	8,415	8,176	7,597	—	14,771	228	774	- nil -	585	- nil.
21	37,209	66,890	27,145	79	88,205	5,909	—	- nil -	36,483	1,602
22	6,818	11,729	9,878	1,372	15,966	7,013	—	- nil -	600	487
23	542,589	840,252	248,432	79,739	1,140,532	27,891	—	41,168	- nil -	- nil.
24	2,502	5,213	1,100	168	6,020	461	—	- nil -	384	- nil.
25	3,899	6,707	2,600	—	7,313	280	1,714	- nil -	2,090	- nil.
26	2,055	7,456	—	975	5,064	3,367	—	—	—	—
27	6,704	5,622	4,597	539	10,304	454	—	—	—	—
28	1,687	9,967	—	1,433	9,582	1,823	—	- nil -	361	nil.
29	8,110	13,632	8,400	652	22,210	474	—	- nil -	1,851	- nil.
30	14,947	19,107	4,245	1,092	24,064	380	—	- nil -	250	- nil.
31	7,354	16,847	9,758	765	27,103	267	—	- nil -	3,824	3,456
32	8,449	5,950	105	2,276	7,671	660	—	—	—	—
33	3,331	2,591	3,206	—	5,265	138	394	- nil -	1,107	- nil.
34	11	36	—	58	—	94	—	—	—	—
35	5,570	10,273	2,119	407	11,932	867	—	—	—	—
36	4,261	5,480	23	519	3,960	2,062	—	—	—	—
37	5,203	37,251	54	—	25,494	3,090	8,721	- nil -	10,330	- nil.
38	18,583	40,518	2,023	4,236	40,186	6,611	—	—	—	—
39	—	—	—	—	—	—	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
LONDON—continued.						
95	1874	Fourth City Mutual, 2, Coleman-street, Gresham-street, E.C.	37th	30 September	1,500	1
96	1875	Royal Standard Permanent, 5, Charlotte-street, Fitzroy-square, W.	37th	31 December	955	2
97	1874	Belgrave and Chelsea Permanent, 189, Buckingham Palace-road, S.W.	36th	15 March	81	3
99	1875	London Commercial Deposit Permanent, 15, Lamb's Conduit-street, W.C.	36th	31 December	375	4
100	1874	Borough of Finsbury Permanent Investment, 398, City-road, E.C.	36th	30 November	1,012	5
101	1884	Tower Hamlets and General Permanent, 360, Mare-street, Hackney, N.E.	36th	31 October	38	6
103	1875	London and Provincial Permanent, 85, Gresham-street, Lothbury, E.C.	36th	31 December	95	7
106	1896	15th Starr-Bowkett, 302, Commercial-road East, E.	35th	30 April	170	8
107	1887	Royal, 5, Argyll-place, Regent-street, W.	35th	31 May	106	9
110	1876	Harp Permanent, 97, London Wall, E.C.	35th	31 August	10	10
111	1892	Improved 53rd Starr-Bowkett Ballot and Sale, Beaumont Hall, Beaumont-square, Mile End, E.	35th	31 October	34	11
112	1877	Stepney and Suburban Permanent, 527, Commercial-road East, E.	35th	31 December	423	12
113	1875	London Atlas Permanent, 8, Queen-street, Cheapside, E.C.	35th	31 December	180	13
115	1888	New Gresham, 8, Great James-street, W.C.	35th	31 December	147	14
118	1896	72nd Starr-Bowkett, Congregational Chapel School-room, King's Cross-road, W.C.	34th	31 March	17	15
119	1897	Royal Mutual, 40, Bankside, Southwark, S.E.	34th	30 April	21	16
120	1896	70th Starr-Bowkett, Vestry Hall, High-street, Shadwell, E.	34th	30 June	39	17
121	1882	Standard, 5, Argyll-place, Regent-street, W.	34th	31 May	46	18
122	1875	Banking and Commercial Permanent, 80 and 80A, Fleet-street, E.C.	35th	31 December	77	19
(I.D.) 125	1887	City and Suburban Permanent, 21, Bishopsgate-street Without, E.C.	31st	12 February	186	20
127	1896	95th Starr-Bowkett, Morley Arms Coffee Tavern, 183, Tredegar-road, Bow, E.	34th	31 December	51	21
128	1875	Mornington Permanent, 158, Kentish Town-road, N.W.	33rd	28 February	564	22
129	1876	Consolidated Permanent, 90, Southampton-row, Russell-square, W.C.	33rd	28 February	148	23
130	1895	Fourth Victoria Park Mutual, Victoria Hall, Approach-road, Victoria Park, N.E.	33rd	31 May	53	24
132	1875	Duchess of Kent, M.U. Permanent, 76, George-street, Portman-square, W.	34th	31 December	224	25
133	"	Richard Green Permanent, Billiter-square Buildings, E.C.	33rd	30 June	450	26
134	1896	Fourth St. Pancras, 66, Goodge-street, Tottenham Court-road, W.	33rd	31 August	22	27
138	1896	Northern Districts, 8, Yonge Park, Finsbury Park, N.	33rd	(¹)	50	28
(I.D.) 139	1879	London and Suburban General Permanent, 48, Lincoln's Inn Fields, W.C.	33rd	13 December	85	29
140	1886	Globe Permanent, 55, The Grove, Hammersmith, W.	32nd	31 July	21	30
141	1892	Sterling Mutual, 99, Mortimer-street, Cavendish-square, W.	32nd	31 March	76	31
(I.D.) 143	1895	123rd Starr-Bowkett, 6, Dalston-lane, Hackney, N.E.	32nd	30 June	17	32
144	1896	127th Starr-Bowkett, 154, Leadenhall-street, E.C.	32nd	31 July	55	33
(I.D.) 145	1885	Home Investment, 5, Argyll-place, Regent-street, W.	32nd	30 June	35	34
146	1874	Monarch Investment, 23, Finsbury Circus, E.C.	32nd	3 July	579	35
147	1896	National Equitable Permanent, 92, Hampstead-road, N.W.	32nd	31 December	84	36

(¹) This Account is made up to 31st March 1900, although the Official Year terminated on 31st December 1899.

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	234,624	202,108	237,224	23,648	432,899	30,081	—	nil	14,921	2,996
2	7,987	16,083	368	2,001	14,681	3,771	—	nil	9,673	nil.
3	2,583	6,153	1,803	1,165	8,651	470	—	—	—	—
4	19,989	32,793	19,639	1,038	52,231	1,239	—	nil	4,320	1,397
5	49,553	66,377	20,640	13,769	84,043	16,743	—	nil	1,007	2,043
6	1,334	6,803	—	1,562	3,969	3,896	—	nil	907	nil.
7	2,970	5,151	2,165	625	7,835	106	—	—	—	—
8	2,079	6,083	36	350	6,273	196	—	—	—	—
9	3,820	6,569	3,968	210	10,394	853	—	nil	2,179	nil.
10	292	138	—	6	—	144	—	—	—	—
11	361	1,741	—	34	1,354	421	—	—	—	—
12	39,907	42,712	21,352	3,567	67,213	518	—	—	—	—
13	6,867	17,031	2,524	2,044	20,590	1,009	—	nil	2,400	nil.
14	9,383	18,167	4,206	1,022	22,964	431	—	nil	873	nil.
15	569	2,037	—	345	2,238	144	—	—	—	—
16	645	1,970	4	282	2,183	73	—	—	—	—
17	504	2,088	7	177	1,841	431	—	—	—	—
18	2,839	2,235	2,184	—	4,007	125	287	—	—	—
19	3,047	7,766	—	1,476	4,625	4,617	—	—	—	—
20	14,684	12,181	125	—	7,082	420	4,744	nil	5,834	nil.
21	1,277	7,123	—	177	6,752	548	—	nil	278	nil.
22	14,227	28,693	16,870	1,112	43,535	3,140	—	nil	22,079	2,036
23	10,821	15,908	8,136	2,375	23,462	2,957	—	nil	5,159	252
24	1,081	3,330	—	154	3,177	307	—	—	—	—
25	4,173	13,161	—	969	13,104	1,026	—	nil	1,218	180
26	24,611	21,186	19,317	3,297	43,420	380	—	nil	9,391	nil.
27	765	1,417	—	873	571	1,719	—	—	—	—
28	1,726	nil	nil	nil	nil	nil	nil	—	—	—
29	5,402	9,386	229	—	1,920	443	7,202	nil	1,920	nil.
30	466	1,325	13	183	1,128	393	—	nil	372	nil.
31	704	3,207	4	—	2,808	373	30	nil	242	nil.
32	424	1,121	8	558	1,583	104	—	—	—	—
33	1,708	2,081	—	843	2,485	439	—	—	—	—
34	252	4,627	—	—	2,702	345	1,580	nil	2,702	nil.
35	37,190	98,403	50,763	12,559	155,855	5,870	—	34,851	81,654	103
36	2,321	6,373	1,950	79	6,746	1,656	—	nil	1,666	771

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
LONDON—continued.						
148	1896	Royal Equitable, 521, Commercial-road East, E. -	31st	15 June -	24	1
149	1875	Clerkenwell Permanent, 49, Myddelton-street, Clerkenwell, E.C.	32nd	31 December	57	2
150	1879	Magnet, 83, Harrow-road, Paddington, W. -	32nd	31 December	704	3
152	1876	North Metropolitan Permanent, 234, Caledonian-road, Islington, N.	31st	30 April -	236	4
153	1896	Improved Bowkett, 47, Linthorpe-road, Stamford Hill, N.	31st	30 April -	38	5
154	1875	Commercial Permanent, Gresham Hall, Gresham-road, Brixton, S.W.	31st	30 June -	35	6
155	1896	Institute Permanent, 81, Finsbury-pavement, E.C.	31st	30 April -	701	7
156	1875	General Mutual Investment, 44, Bedford-row, Holborn, W.C.	31st	31 December	492	8
157	1879	Sun Permanent, 4, New North-road, Hoxton, N. -	31st	10 May -	165	9
158	1878	Globe Permanent, 493, New Cross-road, S.E. -	31st	30 June -	271	10
159	1886	Cavendish Investment, 353, Goswell-road, E.C. -	31st	30 June -	358	11
163	1891	Finsbury Park, 403, Holloway-road, Holloway, N.	31st	31 December	63	12
164	1880	Clapton and General, Old Town Hall, Marc-street, Hackney, N.E.	30th	18 March -	99	13
(C.D.) 165	1875	Warehousemen and Clerks Permanent, 3, Church-passage, Guildhall, E.C.	30th	31 December	nil	14
166	1877	Financial, 68, High-street, Stoke Newington, N. -	29th	30 June -	45	15
167	1880	President Permanent, Wellington Hall, Wellington-street, Islington, N.	30th	31 December	117	16
(T.D.) 169	1894	Hatherley Permanent, 40, Great Smith-street, S.W.	29th	28 February	nil	17
170	1880	Empire, Town Hall Chambers, Borough High-street, S.E.	29th	30 September	180	18
171	1878	Argyll, 184, Copenhagen-street, Islington, N. -	30th	31 December	200	19
173	1895	Fourth St. George's Mutual, 47, Curzon-street, Mayfair, W.	28th	31 December	337	20
174	1874	Metropolitan Commercial Permanent, 386, Old-street, E.C.	28th	30 April -	525	21
175	1875	Coborn Permanent, 77, Tredegar-road, Bow, E. -	28th	13 July -	197	22
176	1896	West London and Provincial Permanent, 46, Bedford-row, Holborn, W.C.	29th	- December	478	23
(I.D.) 177	1876	Rock Permanent, 45, Finsbury-pavement, E.C. -	27th	2 January -	217	24
181	1884	St. Martin's-le-Grand Mutual Permanent, 30, New Bridge-street, Blackfriars, E.C.	27th	30 June -	690	25
182	1897	Erskine Permanent, 17, Godliman-street, E.C. -	27th	31 January -	26	26
183	1896	North Middlesex Permanent, 25, Neville-road, Stoke Newington, N.	26th	31 March -	205	27
184	1876	Clapham Permanent, 2, Studley-road, Clapham, S.W.	26th	31 March -	117	28
(I.D.) 185	1895	Portman Permanent, 43, Upper George-street, Edgware-road, W.	27th	10 February	40	29
186	1886	Imperial Investment, 353, Goswell-road, E.C. -	26th	30 April -	464	30
187	1896	Sixteenth St. Martin's Mutual, 6, New-street, Covent Garden, W.C.	26th	30 April -	304	31
188	1882	Phoenix Permanent, 7, Great Quebec-street, W.	26th	30 April -	48	32
190	1874	Western Suburban and Notting Hill Permanent, 9, Bedford Court Mansions, W.C.	26th	31 December	227	33
192	1877	New Cross Equitable, 470, New Cross-road, S.E. -	34th	31 December	349	34
193	1875	Central Permanent, 103, Aldersgate-street, E.C. -	25th	31 December	275	35
195	1878	Abbey-road and St. John's Wood Permanent, 16, Finchley-road, St. John's Wood, N.W.	25th	31 December	2,658	36
196	1874	South Metropolitan Permanent, 145, Walworth-road, S.E.	25th	31 December	357	37
197	1877	St. Peter's Park Mutual, St. Peter's Park Chapel Schoolroom, Shirland-road, St. Peter's Park, W.	25th	29 May -	56	38
198	1896	Amicable Mutual, Coleman Street Ward Schools, Copthall Avenue, London V Wall, E.C.	25th	31 December	24	39
199	1874	Municipal Permanent Investment, 62, King William-street, E.C.	25th	31 December	994	40

of Building Societies, for the Year 1899--*continued*.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	866	3,657	—	193	3,450	400	—	—	—	—
2	9,059	8,000	3,774	280	5,946	6,108	—	- nil -	1,000	205
3	14,111	24,978	16,913	1,413	39,996	3,308	—	- nil -	2,256	- nil.
4	6,990	33,110	379	1,397	33,941	945	—	- nil -	16,171	- nil.
5	1,631	6,012	—	181	4,821	1,372	—	—	—	—
6	2,542	4,015	2,029	182	6,083	143	—	- nil -	1,522	- nil.
7	37,026	64,283	14,150	3,281	76,539	5,175	—	- nil -	9,841	- nil.
8	26,946	46,207	35,328	873	80,856	1,552	—	15,370	28,110	- nil.
9	5,793	15,113	6,867	—	19,866	312	1,802	—	—	—
10	69,085	41,658	47,820	7,914	91,839	5,553	—	- nil -	7,540	3,763
11	93,069	73,249	30,360	11,974	92,856	22,727	—	18,043	11,796	- nil.
12	1,974	4,124	622	105	4,262	589	—	- nil -	1,369	- nil.
13	11,602	18,312	3,115	1,263	20,749	1,941	—	- nil -	2,735	200
14	- nil -	—	32	—	—	—	32	—	—	—
15	491	3,895	1	—	3,788	71	37	- nil -	3,711	- nil.
16	5,024	15,524	7,630	744	23,372	526	—	- nil -	8,450	- nil.
17	2,263	- nil -	- nil -	- nil -	- nil -	- nil -	- nil -	—	—	—
18	11,371	11,670	4,765	455	16,199	691	—	—	—	—
19	9,012	1,262	17,470	301	18,923	110	—	- nil -	233	- nil.
20	3,733	18,041	—	865	16,726	2,180	—	—	—	—
21	54,751	40,387	53,604	3,000	91,314	5,677	—	—	—	—
22	12,638	21,412	8,835	2,397	31,368	1,276	—	- nil -	11,520	294
23	26,690	44,869	22,300	7,523	65,846	8,846	—	- nil -	18,205	5,650
24	4,556	29,328	—	—	3,252	646	25,430	- nil -	728	- nil.
25	6,023	19,656	84	25	19,423	342	—	- nil -	747	- nil.
26	142	891	3	—	850	42	2	- nil -	850	- nil.
27	18,560	12,477	10,827	1,896	24,613	587	—	- nil -	2,140	- nil.
28	3,755	7,302	6,049	605	13,145	811	—	- nil -	3,594	- nil.
29	137	408	—	258	387	279	—	- nil -	32	355
30	175,783	90,738	43,464	16,768	119,247	31,723	—	47,466	31,292	- nil.
31	4,655	10,182	23	336	9,766	775	—	—	—	—
32	2,246	4,282	—	922	4,768	436	—	—	—	—
33	13,884	21,670	4,396	—	23,368	1,578	1,120	- nil -	6,493	155
34	12,250	20,275	7,236	830	27,440	901	—	- nil -	414	- nil.
35	51,779	33,804	36,626	5,324	70,053	5,701	—	- nil -	- nil -	195
36	91,786	190,197	16,252	7,011	197,749	15,711	—	—	—	—
37	16,875	16,366	12,851	2,237	30,395	1,059	—	- nil -	2,335	- nil.
38	2,386	6,761	22	2,314	7,059	2,038	—	—	—	—
39	1,205	5,914	10	39	5,381	582	—	—	—	—
40	175,140	121,080	79,602	3,237	183,661	20,258	—	15,957	61,166	- nil.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
<i>LONDON—continued.</i>						
(I.D.) 200	1874	Criterion Mutual, Mansion House Station, Cannon street, E.C.	25th	31 December	20	1
203	1875	Improved Guardian Mutual, 131, New North-road, Hoxton, N.	25th	31 December	39	2
204	"	Hearts of Oak Permanent, 49, Oxford-street, W. -	24th	31 March -	2,942	3
206	"	Second Insurance and General, Guildhall Coffee House, Gresham-street, Lothbury, E.C.	24th	31 March -	17	4
207	"	St. James's Co-operative, All Souls Schools, Gosfield-street, Langham-street, W.	25th	31 December	235	5
208	"	Inns of Court and General Permanent, Inns of Court Hotel, Holborn, E.C.	24th	1 May -	129	6
209	"	Finsbury 165th Starr-Bowkett, 278, Old-street, E.C.	24th	30 April -	80	7
210	"	Tower Hamlets 170th Starr-Bowkett, Beaumont Institution, Beaumont-square, Mile End, E.	24th	30 April -	64	8
211	"	Camberwell and South London, 24, Camberwell-green, S.E.	24th	31 March -	282	9
(I.D.) 212	"	London and North Western Permanent, 32, Willes-road, Prince of Wales-road, N.W.	24th	31 March -	102	10
214	"	Limehouse and Poplar 171st Starr-Bowkett, Pigott-street Schoolroom, Burdett-road, E.	24th	31 July -	94	11
218	"	King's Cross 173rd Starr-Bowkett, Arthur-street Chapel School, King's Cross-road, W.C.	24th	30 September	89	12
219	"	Golden-square 174th Starr-Bowkett, St. Peter's School, Great Windmill-street, W.	24th	30 September	53	13
222	"	Peckham 177th Starr-Bowkett, 4, Lyndhurst-place, Peckham-road, S.E.	24th	30 November	47	14
224	"	Fourth Progressive, St. James-the-Leas Schoolroom, St. James's-road, Victoria Park, N.E.	24th	22 November	5	15
(I.D.) 226	1876	Third South Hackney, 50, Bishopsgate-street Within, E.C.	23rd	28 February -	43	16
(T.D.) 230	"	Greenwich 184th Starr-Bowkett, Good Duke Humphrey Coffee Tavern, Trafalgar - road, Greenwich, S.E.	23rd	31 March -	18	17
231	"	Second St. James's Co-operative, All Souls Schools, Gosfield-street, Langham-street, W.	23rd	31 March -	385	18
(I.D.) 232	"	Second Pimlico and Westminster Mutual, St. Leonard's Institute, Pimlico, S.W.	23rd	7 April -	5	19
233	"	Norwood and Dulwich, Norwood Institute, Knight's Hill, West Norwood, S.E.	28rd	1 April -	16	20
(C.D.) 234	"	Stoke Newington and Stamford Hill, Athenæum Coffee Rooms, High-street, Stoke Newington, N.	23rd	30 April -	24	21
236	"	Bee Permanent Mutual, Bank-buildings, Victoria-street, Westminster, S.W.	23rd	30 June -	81	22
237	"	Kent Road 188th Starr-Bowkett, 92, New Kent-road, S.E.	23rd	30 June -	50	23
239	"	Duke of Ormond, St. George the Martyr Girls' School, Gloucester-street, Queen-square, W.C.	23rd	30 June -	56	24
240	"	Marylebone 189th Starr-Bowkett, 7, Wyndham-place, Bryanston-square, W.	23rd	31 July -	70	25
(I.D.) 241	"	Fourth Provident (City and General) Mutual, 50, Bishopsgate-street Within, E.C.	23rd	15 July -	35	26
242	"	Clapham Perseverance, 63B, High-street, Clapham, S.W.	23rd	30 June -	212	27
243	"	Walworth Bowkett, Sutherland Schoolroom, 341 & 343, Walworth-road, S.E.	23rd	30 June -	61	28
245	"	Goldhawk Mutual, 10, Ravenscourt-avenue, King-street West, Hammersmith, W.	23rd	29 September	595	29
246	"	Brockley Permanent, 169, Brockley-road, S.E. -	23rd	31 October -	221	30
247	"	Cubitt Town and District 197th Starr-Bowkett, St. John's Schools, Manchester-road, Isle of Dogs, E.	23rd	31 December	33	31
249	1877	Fifth Provident Mutual Grove House, 26, Camberwell-grove, S.E.	22nd	28 February -	12	32
(I.D.) 250	"	Fifth Provident (City and General) Mutual, 50, Bishopsgate-street Within, E.C.	22nd	15 February -	36	33
251	"	South London 204th Starr-Bowkett, Gunston House, 12, Kennington-road, Lambeth, S.E.	22nd	28 February -	52	34
(I.D.) 252	"	Bow and Stratford 205th Starr-Bowkett, 94, Bow-road, Bow, E.	22nd	28 February -	53	35

of Building Societies, for the Year 1899—*continued*.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,129	2,534	—	1,255	1,670	2,119	—	—	—	—
2	1,418	4,378	34	1,352	5,148	616	—	—	—	—
3	202,515	192,445	92,229	12,359	270,940	26,093	—	nil	179	nil.
4	1,605	2,642	96	753	3,164	327	—	—	—	—
5	13,507	37,664	24	4,690	40,561	1,817	—	nil	575	nil.
6	3,324	7,781	—	194	4,763	3,212	—	nil	1,644	nil.
7	1,238	5,737	159	113	4,088	1,921	—	nil	450	nil.
8	1,265	6,269	—	729	6,006	992	—	—	—	—
9	16,873	16,036	14,185	653	30,352	522	—	nil	2,520	nil.
10	843	2,561	—	—	1,276	611	674	nil	1,200	nil.
11	1,473	5,654	—	842	5,959	537	—	—	—	—
12	1,352	4,342	—	428	3,542	1,228	—	—	—	—
13	1,322	4,230	—	1,241	4,684	787	—	—	—	—
14	537	2,833	100	890	3,221	602	—	nil	nil	398
15	388	484	—	310	223	566	—	—	—	—
16	766	3,382	—	664	3,443	603	—	nil	1,714	nil.
17	441	231	5	118	—	354	—	—	—	—
18	13,753	47,346	51	5,993	52,828	562	—	nil	nil	126
19	1,013	644	—	59	656	47	—	—	—	—
20	921	2,353	—	493	2,715	131	—	nil	144	nil.
21	1,174	3,660	—	1,053	4,052	661	—	—	—	—
22	2,671	3,440	3,809	1,100	7,038	1,311	—	nil	nil	494
23	923	4,688	10	1,041	5,213	526	—	—	—	—
24	1,404	4,362	893	1,695	6,311	639	—	—	—	—
25	1,576	6,955	21	463	6,397	1,042	—	—	—	—
26	1,203	4,863	—	2,229	4,633	2,459	—	—	—	—
27	3,818	13,080	—	36	12,671	445	—	nil	127	nil.
28	647	3,011	49	—	2,275	785	—	—	—	—
29	28,910	22,352	24,428	841	47,595	26	—	nil	584	nil.
30	5,342	13,323	9,929	1,602	22,282	2,572	—	nil	2,290	2,793
31	649	2,918	—	306	2,721	503	—	—	—	—
32	543	2,572	—	464	2,692	344	—	—	—	—
33	1,494	9,880	—	1,297	8,489	2,688	—	—	—	—
34	1,125	4,397	—	804	5,030	171	—	nil	715	452
35	958	4,106	—	135	3,944	297	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
<i>LONDON—continued.</i>						
253	1877	South London Equitable, 166, Westminster Bridge-road, S.E.	23rd	31 December	62	1
256	"	Third St. James's Co-operative, All Souls' Schools, Gosfield-street, Langham-street, W.	23rd	30 September	374	2
257	"	Second Hackney 210th Starr-Bowkett, 106, Bishop's-road, Victoria Park, N.E.	22nd	30 April -	73	3
258	"	Kilburn Ballot and Sale, 50, High-road, Kilburn, N.W.	22nd	30 April -	68	4
259	"	Third City Provident Permanent, 16, Finsbury Circus, E.C.	22nd	30 April -	92	5
(T.D.) 260	"	Walworth Institution, 10, Camberwell-road, S.E. -	22nd	31 August -	68	6
262	"	Second Grosvenor Club Mutual. Pimlico Rooms, Winchester-street, Pimlico, S.W.	22nd	31 July -	33	7
(I.D.) 264	"	City and Home Counties Permanent, 22, Chancery-lane, W.C.	22nd	30 June -	5	8
265	"	Clacton-on-Sea and General Investment, 33, Walbrook, Mansion House, E.C.	22nd	31 December	197	9
266	"	New Improved Rock Mutual, St. Mark's School-room, 234A, Old-street, E.C.	22nd	19 September	10	10
(I.D.) 267	"	Sixth Provident (City and General) Mutual, 50, Bishopsgate-street Within, E.C.	22nd	15 July -	29	11
268	"	East Greenwich Mutual, 203A, Trafalgar-road, Greenwich, S.E.	22nd	31 July -	188	12
(T.D.) 270	"	Fourth Belgrave Mutual, 59, Grosvenor-road' Pimlico, S.W.	22nd	7 September -	nil	13
271	"	Queen Bowkett, 290, Goswell-road, E.C. - -	22nd	31 August -	118	14
(C.D.) 272	"	Bonâ Fide Mutual, St. Leonard's Hall, St. Leonard-street, Pimlico, S.W.	22nd	12 October -	34	15
273	"	Sutherland, Schoolroom, Wren-road Chapel, Camberwell, S.E.	22nd	31 October -	311	16
274	"	Lee, Lewisham, and Blackheath Permanent, Institute, Old-road, Lee, Lewisham, S.E.	22nd	30 September	190	17
275	"	Clerkenwell 219th Starr-Bowkett, St. Peter's Hall, 195, Goswell-road, E.C.	22nd	31 October -	69	18
(I.D.) 276	"	Mayfair Mutual, Curzon Schools, Market-street, Mayfair, W.	22nd	31 October -	55	19
277	"	Urban Permanent, 9, Finsbury-square, E.C. -	22nd	31 December	150	20
278	"	Post Office Permanent, 45, Ludgate Hill, E.C. -	22nd	31 December	1,020	21
(C.D.) 279	"	Petersburgh Mutual, Methodist School-room, Queen's-road, Bayswater, W.	21st	31 January -	82	22
281	"	Bethnal Green and District 222nd Starr-Bowkett, Tee To Tum, 166, Bethnal Green-road, N.E.	21st	31 January -	69	23
282	1878	Fourth Paddington Mutual, 55, Edgware-road, W.	22nd	31 December	14	24
284	"	Modern Permanent, 32, Green's-end, Woolwich -	22nd	31 December	396	25
(I.D.) 286	"	Euston 223rd Starr-Bowkett, Tolmer's-square Institute, Hampstead-road, N.W.	21st	31 January -	37	26
288	"	National Safety Permanent Investment, Penton-house, 47, Penton-street, Pentonville, N.	22nd	31 December	180	27
289	"	St. Paul's Improved Bowkett, 181, Aldersgate-street, E.C.	21st	30 April -	83	28
290	"	Second Finsbury Park, Bank Chambers, 403, Holloway-road, Holloway, N.	21st	31 March -	90	29
292	"	London Grosvenor Permanent Investment, 200, Buckingham Palace-road, S.W.	21st	30 June -	326	30
293	"	Postal Service and General, 181, Aldersgate-street, E.C.	20th	15 January -	228	31
294	"	Mildmay Park, 58, Mildmay Park, N. - - -	21st	31 August -	57	32

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,415	6,806	5	664	7,189	286	—	- nil -	253	- nil.
2	23,141	50,008	54	5,288	50,007	5,343	—	- nil -	1,018	- nil.
3	1,753	5,125	—	1,048	5,232	941	—	—	—	—
4	1,398	6,826	12	210	6,435	613	—	- nil -	475	- nil.
5	4,433	5,596	1,150	252	6,481	517	—	—	—	—
6	136	- nil -	- nil -	- nil -	- nil -	- nil -	- nil -	—	—	—
7	1,311	6,821	27	208	6,316	740	—	—	—	—
8	710	415	—	14	—	429	—	—	—	—
9	8,687	22,655	11,334	336	34,063	262	—	- nil -	15,830	- nil.
10	429	941	—	578	1,336	183	—	—	—	—
11	1,491	6,474	—	1,256	5,799	1,931	—	—	—	—
12	8,361	7,340	6,329	352	13,788	233	—	- nil -	520	120
13	780	- nil -	- nil -	- nil -	- nil -	- nil -	- nil -	—	—	—
14	3,504	14,330	—	219	13,177	1,372	—	- nil -	543	- nil.
15	561	557	—	1,559	1,377	739	—	—	—	—
16	6,135	13,813	65	817	12,925	1,770	—	—	—	—
17	5,454	9,299	4,540	1,412	14,335	916	—	- nil -	- nil -	1,440
18	1,192	6,346	—	317	5,686	977	—	- nil -	415	93
19	681	2,450	—	305	2,245	510	—	- nil -	1,410	- nil.
20	12,957	11,038	7,913	1,920	20,520	351	—	- nil -	1,264	- nil.
21	36,951	61,455	25,534	2,740	88,790	939	—	—	—	—
22	2,731	6,442	—	1,364	7,483	323	—	—	—	—
23	1,153	4,212	16	674	3,874	1,028	—	- nil -	180	- nil.
24	844	2,400	—	186	1,580	1,006	—	- nil -	42	- nil.
25	71,659	66,197	97,245	6,610	161,939	8,113	—	- nil -	8,832	- nil.
26	649	1,969	—	611	2,159	421	—	—	—	—
27	7,606	15,032	3,824	1,224	18,095	1,985	—	- nil -	670	- nil.
28	2,391	11,416	—	2,181	13,142	455	—	—	—	—
29	1,419	5,356	6	421	5,639	144	—	—	—	—
30	14,047	22,166	7,336	1,320	30,421	401	—	- nil -	7,043	802
31	4,426	10,348	3,653	1,519	13,612	1,908	—	- nil -	2,592	- nil.
32	1,634	9,226	130	755	9,467	644	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
		LONDON—continued.				
297	1878	New London and County Mutual, 7, St. Mildred's-court, Poultry, E.C.	21st	31 October -	21	1
299	"	Third Hackney 238th Starr-Bowkett, 106, Bishop's-road, Victoria Park, N.E.	21st	31 August -	60	2
(C.D.) 300	"	Sovereign Alliance, 8, Duke-street, Aldgate, E. -	21st	30 September	87	3
(I.D.) 301	"	North Bow and Victoria Park Mutual, 193-5, Goswell-road, E.C.	21st	31 December	11	4
302	"	Bermondsey Permanent, 11, Queen Victoria-street, E.C.	21st	31 October -	76	5
(I.D.) 304	"	Fourth South Hackney, 50, Bishopsgate-street Within, E.C.	21st	31 December	28	6
(A.D.) 305	"	Sixth West Kent Mutual, 7, Nelson-street, Greenwich, S.E.	21st	31 December	92	7
306	"	Borough of Chelsea Permanent, 244, King's-road, Chelsea, S.W.	21st	31 December	197	8
309	1879	Hatton Garden Mutual, 82, Hatton Garden, Holborn, E.C.	21st	31 December	108	9
310	"	Finsbury Park No. 3, Bank Chambers, 403, Holloway-road, Holloway, N.	21st	30 November	37	10
311	"	Fifth Central Rock Mutual, Bald Faced Stag, 64, Clifton-street, Finsbury, E.C.	20th	28 February	48	11
313	"	Second Old Ford 243rd Starr-Bowkett, Classroom, Primitive Methodist Church, Driffeld-road, Old Ford, E.	20th	31 January -	101	12
314	"	Fulham, Hammersmith, and Chiswick Permanent, 72, King-street, Hammersmith, W.	21st	31 December	49	13
316	"	Second West End Mutual, 5, Derby-street, Mayfair, W.	21st	31 December	156	14
317	"	Fourth Holloway Mutual, 22, Clifton-villas, Camden-square, N.	20th	3 March -	57	15
318	"	Nine Elms, 69, South Lambeth-road, S.W. - -	20th	31 January -	63	16
(C.D.) 319	"	Railway Service Mutual, Mission Hall, 37, Ball's Pond-road, Islington, N.	20th	31 March -	58	17
(I.D.) 322	"	Mildmay District Mutual, Conference Hall, Mildmay-park, N.	20th	30 April -	39	18
(I.D.) 323	"	Advantage Permanent Investment, Guildhall Tavern, Gresham-street, Lothbury, E.C.	20th	31 March -	44	19
324	"	West London Temperance Investment, 4, Uxbridge-road, Shepherd's Bush, W.	21st	31 December	30	20
325	"	New London and Westminster Investment, 24, Newington Causeway, S.E.	21st	31 December	235	21
326	"	North Paddington Permanent, Craven-hill Congregational Church, Craven-terrace, Hyde Park, W.	20th	31 December	121	22
327	"	Kilburn Provident Mutual, 234, Belsize-road, Kilburn, N.W.	20th	30 June -	54	23
328	"	Regency Mutual, 50, Charlotte-street, Portland-place, W.	20th	30 June -	43	24
329	"	Paradise Road (Ballot and Sale), Schoolroom, Methodist Chapel, Paradise-road, Clapham-road, S.W.	20th	30 June -	67	25
331	"	Second South London 262nd Starr-Bowkett, 166 and 168, Westminster Bridge-road, S.E.	20th	30 June -	61	26
332	"	Equity Permanent, South Metropolitan Temperance Hall, Blackfriars-road, S.E.	20th	31 December	287	27
333	"	Second Wandsworth Road and District 264th Starr-Bowkett, Commercial Schools, Wandsworth-road, S.W.	20th	15 July -	62	28
334	"	Second Limehouse and Poplar 265th Starr-Bowkett, Primitive Methodist School-room, Chrisp-street, Poplar, E.	20th	31 August -	48	29
(T.D.) 335	"	New Improved Mutual, 2, Maddox-street, Regent-street, W.	20th	31 August -	6	30
(C.D.) 336	"	Aldgate Alliance, 8, Duke-street, Aldgate, E.C. -	20th	31 August -	101	31

of Building Societies, for the Year 1899—*continued*.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	3,118	828	19	1,397	1,667	577	—	—	—	—
2	786	3,640	6	726	4,089	283	—	—	—	—
3	257	180	2	22	—	204	—	—	—	—
4	32	463	—	15	443	35	—	nil	367	76
5	9,950	4,677	7,494	107	12,221	57	—	—	—	—
6	1,036	3,950	—	1,362	4,935	377	—	nil	391	nil.
7	4,700	36,681	—	—	3,589	3,671	29,421	nil	3,589	nil.
8	11,748	14,299	4,721	4,024	18,362	4,682	—	nil	500	nil.
9	3,821	8,907	10	326	8,129	1,114	—	—	—	—
10	809	2,851	—	192	2,803	240	—	—	—	—
11	1,764	7,611	—	1,579	9,111	79	—	—	—	—
12	1,838	5,078	588	348	5,361	653	—	nil	1,589	nil.
13	2,516	2,098	1,657	392	4,122	25	—	nil	nil	1,121
14	2,379	6,478	1,200	264	6,756	1,186	—	nil	300	nil.
15	887	3,303	7	33	3,257	86	—	—	—	—
16	964	4,502	—	1,379	5,320	561	—	nil	332	nil.
17	506	345	—	226	491	80	—	—	—	—
18	421	—	—	187	—	187	—	—	—	—
19	801	2,131	373	—	2,288	155	61	nil	1,256	nil.
20	1,191	1,097	2,118	207	3,043	379	—	nil	414	nil.
21	10,914	18,159	14,074	565	32,683	115	—	nil	3,231	nil.
22	5,456	5,792	2,505	666	8,812	151	—	—	—	—
23	823	5,180	—	168	4,599	749	—	—	—	—
24	2,223	5,435	—	2,642	6,978	1,099	—	nil	nil	380
25	1,105	5,427	—	316	5,193	550	—	—	—	—
26	756	4,553	2	201	3,213	1,543	—	nil	nil	187
27	10,623	15,948	6,985	492	23,290	135	—	—	—	—
28	1,260	4,969	—	702	4,450	1,221	—	—	—	—
29	491	2,393	64	604	2,478	583	—	nil	130	nil.
30	471	1,405	—	90	1,384	111	—	—	—	—
31	2,084	5,482	—	2,298	5,960	1,820	—	nil	1,043	nil.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
		LONDON—continued.				
(I.D.) 337	1879	East Dulwich and Camberwell Mutual, Danby-street School-room, Peckham, S.E.	20th	31 October -	23	1
(I.D.) 338	"	Third King's Cross 268th Starr-Bowkett, School-room, Britannia-street, Gray's Inn-road, W.C.	20th	31 December	42	2
339	"	Mile End Gate 267th Starr-Bowkett, 193, White-chapel-road, E.	20th	31 August -	66	3
(I.D.) 340	"	Legal, 4, Elm-court, Temple, E.C.	20th	30 September	39	4
(C.D.) 341	"	Commercial and Counties Mutual, 1, Warwick-street, Golden-square, W.	18th	31 January -	28	5
342	"	Thrift Mutual, 153, Drummond-street, Euston-square, N.W.	20th	31 October -	81	6
343	"	Kent Reliance Permanent, 3, Thomas-street, Woolwich.	20th	31 December	354	7
344	"	Cadogan Permanent Mutual, 152, Brompton-road, S.W.	20th	30 November	70	8
345	"	Second Petersburg Mutual, United Methodist Free Church School-room, Queen's-road, Bayswater, W.	19th	31 March -	113	9
347	1880	Town of Hammersmith Terminable, 41, Queen-street, Hammersmith, W.	19th	30 April -	53	10
348	"	Peckham Mutual Permanent, 59, Rye-lane, Peckham, S.E.	20th	31 December	167	11
(I.D.) 349	"	Legal and Equitable, 27, Chancery-lane, W.C.	19th	13 January -	63	12
350	"	Seventh Western Equitable, 13, Soho-square, W.	19th	28 February	48	13
(I.D.) 351	"	Chandos Mutual, 23, Villiers-street, Strand, W.C.	19th	1 February	93	14
(I.D.) 352	"	Eighth Camden, 81, Parkhurst-road, Holloway, N.	19th	30 April -	66	15
353	"	Holloway 279th Starr-Bowkett, 403, Holloway-road, N.	19th	28 February	236	16
(I.D.) 354	"	Third Brixton and District 291st Starr-Bowkett, 71, Tierney-road, Streatham-hill, S.W.	19th	30 November	84	17
(I.D.) 355	"	Second East Central Martin Mutual, 21, White Lion-street, Norton Folgate, E.	19th	31 March -	37	18
356	"	Accumulative Bonus Reward Permanent, 8, Fitzroy-street, Fitzroy-square, W.	19th	30 June -	16	19
357	"	Sixth Western Equitable, 13, Soho-square, W.	19th	31 March -	38	20
358	"	Piccadilly Permanent, Bank Chambers, 27, Regent-street, S.W.	19th	28 February	51	21
360	"	Nineteenth Century, 4, Adelaide-place, E.C.	19th	31 March -	932	22
361	"	New Camberwell Mutual, Surrey Masonic Hall, Camberwell New-road, S.E.	19th	30 September	46	23
(I.D.) 362	"	North Suburban Permanent, 24, St. Ann's-terrace, St. John's Wood, N.W.	19th	30 June -	55	24
363	"	Second Clerkenwell 316th Starr-Bowkett, 7, Bedford-row, Gray's Inn, W.C.	19th	30 June -	6	25
367	"	Seventh City 92nd Starr-Bowkett, 17, Copthall-avenue, E.	19th	31 August -	146	26
368	"	Second St. John's Hackney 321st Starr-Bowkett, 11, St. John's-street, South Hackney, N.E.	19th	31 August -	158	27
369	"	Caxton, 10, Ironmonger-lane, Cheap-side Road (Ball)	19th	31 August -	47	28
370	"	Methodist Chapel, PMutual, Morley Hall, Marc- E.	19th	31 August -	21	29
371	"	Second South London 17th Hornsey, 17, Coleman- and 168, Westminster	19th	30 September	121	30
(I.D.) 372	"	Equity Permanent, South East Hill, Wandsworth, ance Hall, Blackfriars-ro	19th	30 September	19	31
373	"	Wand Wandsworth Road 18th Starr-Bowkett, Adelphi Bowkett, Commercial Scho	19th	31 October -	107	32
374	"	Old India Dock-road, E.	19th	31 December	381	33
375	"	Limehouse and Po Penge Primitive Method Sale, Penge Taber- nacle-street, Poplar, E.	19th	30 November	33	34
376	"	Second East Mutual, 2, M Camberwell Mutual, Danby-st	18th	31 January -	64	35
(I.D.) 377	1881	Stonebridge M 8, Duke-st	—	—	—	36

(1) See Register Number 152, Essex.

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	3,360	1,558	—	390	1,555	393	—	—	—	—
2	164	232	—	96	201	127	—	—	—	—
3	960	3,348	30	251	3,304	325	—	—	—	—
4	202	—	—	404	—	404	—	—	—	—
5	365	1,174	—	340	1,222	292	—	—	—	—
6	2,800	7,721	—	3,613	10,803	531	—	—	—	—
7	31,221	22,089	26,579	1,887	49,863	692	—	nil	1,043	1,298
8	134	1,292	200	—	1,195	128	169	—	—	—
9	3,933	18,705	—	1,015	19,232	488	—	—	—	—
10	1,189	5,448	64	1,306	6,698	120	—	—	—	—
11	10,097	15,621	1,044	834	16,308	691	—	nil	327	nil.
12	1,156	9	—	474	—	483	—	—	—	—
13	1,620	4,750	338	86	5,142	32	—	—	—	—
14	1,034	441	6	884	1,210	121	—	—	—	—
15	1,877	2,949	—	208	2,694	463	—	—	—	—
16	3,358	12,422	1,051	1,358	13,141	1,690	—	nil	413	nil.
17	436	822	—	386	939	269	—	—	—	—
18	309	nil	nil	nil	nil	nil	nil	—	—	—
19	280	923	149	—	195	86	791	—	—	—
20	766	889	—	725	1,568	46	—	—	—	—
21	1,598	4,253	208	307	3,719	1,049	—	nil	300	nil.
22	44,495	104,147	38,615	186	138,268	4,680	—	nil	39,171	nil.
23	1,971	3,972	1,695	2	5,535	134	—	nil	299	nil.
24	351	2,419	55	8	2,097	385	—	nil	2,097	nil.
25	220	185	—	31	208	8	—	—	—	—
26	2,120	9,675	6	345	9,179	847	—	—	—	—
27	4,115	15,607	1,006	1,465	16,619	1,459	—	—	—	—
28	1,623	2,107	753	45	2,868	37	—	—	—	—
29	1,680	2,794	—	115	2,583	326	—	—	—	—
30	3,142	113,581	—	3,622	15,695	1,508	—	—	—	—
31	nil	187	—	—	—	187	—	—	—	—
32	1,712	7,996	1	1,423	8,967	453	—	—	—	—
33	57,089	60,352	39,420	7,496	103,843	3,425	—	nil	1,928	nil.
34	865	1,859	—	576	2,107	328	—	—	—	—
35	3,311	9,847	—	1,992	11,190	649	—	—	—	—
36	—	—	—	—	—	—	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
LONDON—continued.						
(I.D.) 378	1881	Canonbury and South Islington 353rd Starr-Bowkett, 48, Canonbury-square, N.	19th	31 December	65	1
379	"	Blackfriars 351st Starr-Bowkett, Lockhart's Cocoa House, 45, Blackfriars-road, S.E.	19th	31 December	94	2
380	"	New South London Equitable, 166, Westminster-Bridge-road, S.E.	19th	31 December	136	3
(I.D.) 381	"	Temperance Hall (Surrey) Mutual, 14, Philip-road, Peckham, S.E.	19th	31 December	92	4
382	"	City Terminus Permanent, 57, Moorgate-street, E.C.	18th	31 December	87	5
383	"	United Friendly Societies, 14, Great St. Thomas' Apostle, Queen-street, E.C.	18th	2 January -	479	6
384	"	Second Bow and Stratford 358th Starr-Bowkett Ballot and Sale, 94, Bow-road, E.	18th	23 January -	75	7
385	"	Westminster 361st Starr-Bowkett, Pimlico Rooms, Warwick-street, Westminster, S.W.	18th	31 January -	67	8
386	"	Penge and Beckenham Permanent, 72, Beckenham-road, Penge, S.E.	19th	31 December	23	9
(I.D.) 387	"	Surrey Lodge Terminable, Wardrobe Chambers, Queen Victoria-street, E.C.	19th	31 December	63	10
(a) (C.D.) 388	"	London Prudential Permanent, 18, Bloomsbury-street, W.C.	—	—	—	11
389	"	United British, 29, Great Portland-street, Regent-circus, W.	19th	31 December	25	12
390	"	Improved East London, 176, Mile End-road, E. -	18th	2 March -	8	13
391	"	Portman Chapel Temperance Permanent, 109, Crawford-street, W.	19th	31 December	1,585	14
392	"	Chelsea and Kensington, The Coleherne Hotel, Richmond-road, West Brompton, S.W.	18th	14 March -	18	15
393	"	Borough of Southwark 384th Starr - Bowkett, Lecture Hall, Borough-road, Southwark, S.E.	18th	31 March -	46	16
(I.D.) 394	"	Charterhouse Permanent Investment, 62, St. Martin's-le-Grand, E.C.	18th	12 April -	174	17
395	"	Great Eastern Railway Investment and Permanent, Liverpool-street Station, E.C.	18th	31 March -	177	18
396	"	Second Euston 386th Starr-Bowkett, Tolmer's Square Institute, Drummond-street, Hampstead-road, N.W.	18th	30 April -	77	19
397	"	Chelsea, South Kensington, and Fulham Permanent, 147A, Fulham-road, S.W.	18th	25 March -	93	20
398	"	Third South London 378th Starr-Bowkett, 166, Westminster Bridge-road, S.E.	18th	30 April -	92	21
399	"	Bermondsey 391st Starr-Bowkett, The Horns Lecture Hall, Bermondsey-square, S.E.	18th	30 April -	103	22
400	"	Camberwell 392nd Starr-Bowkett, Surrey Masonic Hall, Camberwell New-road, S.E.	18th	30 April -	36	23
(I.D.) 401	"	Second Battersea Mutual, Orkney-street School rooms, Battersea Park-road, S.W.	18th	15 March -	5	24
(T.D.) 402	"	London Northampton, 315, High Holborn, W.C. -	18th	31 March -	13	25
(C.D.) 403	"	Finsbury Park and Green Lanes Mutual, 242, Seven Sisters-road, N.	18th	8 June -	80	26
(I.D.) 404	"	Central Finsbury, 58, Finsbury Pavement, E.C. -	18th	7 June -	33	27
405	"	Second Finsbury 387th Starr-Bowkett, 278, Old-street, E.C.	18th	31 May -	69	28
(I.D.) 406	"	United Wards, 481, Mile End-road, E. - -	18th	31 May -	57	29
408	"	Second Islington 411th Starr-Bowkett, 194, St. Paul's-road, Canonbury, N.	18th	30 June -	20	30
409	"	South Lambeth Permanent Mutual, 69, South Lambeth-road, S.W.	18th	30 April -	324	31
410	"	Streatham Common Mutual, 33, Pathfield-road, Streatham, S.W.	18th	24 July -	49	32
418	"	Fifth Paddington Mutual, 55, Edgware-road, W. -	18th	31 December	23	33
(a) (I.D.) 415	"	St. John's Wood Ballot and Sale, 100, High-street, St. John's Wood, N.W.	—	—	—	34
418	"	Sons of Temperance Mutual Permanent, 38, Parliament-street, Westminster, S.W.	18th	30 June -	100	35
419	"	Clapham 443rd Starr - Bowkett, Carter Home, High-street Clapham, S.W.	18th	30 September	78	36
420	"	Finsbury Park No. 4, 403, Holloway-road, N. -	18th	30 November	54	37

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	481	1,017	—	239	1,251	5	—	nil	523	nil.
2	474	3,370	—	—	3,252	51	67	nil	672	49
3	1,417	6,009	9	246	5,684	580	—	—	—	—
4	166	111	—	737	137	711	—	—	—	—
5	5,871	6,139	1,445	157	7,637	104	—	—	—	—
6	20,563	35,375	24,511	5,000	62,582	2,304	—	—	—	—
7	914	3,504	50	351	3,410	495	—	—	—	—
8	1,141	4,641	—	101	4,504	238	—	nil	241	nil.
9	59	417	—	—	49	63	305	—	—	—
10	1,476	533	10	1,424	1,789	178	—	nil	252	1,446
11	—	—	—	—	—	—	—	—	—	—
12	430	1,394	—	239	1,083	550	—	—	—	—
13	1,024	1,709	41	295	1,674	371	—	—	—	—
14	140,529	109,636	58,282	4,736	159,983	12,671	—	nil	4,717	nil.
15	355	1,280	—	932	723	1,489	—	—	—	—
16	750	2,491	23	328	2,087	755	—	—	—	—
17	15,500	14,764	7,199	1,860	21,891	1,932	—	nil	462	362
18	2,476	5,486	428	287	5,418	783	—	—	—	—
19	1,329	5,873	8	1,360	6,383	858	—	nil	526	nil.
20	9,342	13,657	1,142	634	13,627	1,806	—	—	—	—
21	2,358	3,963	—	960	4,313	610	—	nil	nil	285
22	1,561	5,997	—	533	5,116	1,414	—	nil	440	nil.
23	375	983	—	—	726	199	58	—	—	—
24	116	360	—	112	453	19	—	—	—	—
25	621	nil	nil	nil	nil	nil	nil	—	—	—
26	587	837	—	53	700	190	—	—	—	—
27	1,919	9,608	—	353	8,179	1,782	—	—	—	—
28	1,037	3,356	—	1,081	4,019	418	—	—	—	—
29	2,045	7,521	3	1,292	8,749	67	—	—	—	—
30	420	1,997	—	67	1,962	102	—	—	—	—
31	3,768	7,825	1,416	717	9,732	226	—	nil	126	139
32	257	nil	nil	nil	nil	nil	nil	—	—	—
33	1,613	3,603	—	603	3,707	499	—	—	—	—
34	—	—	—	—	—	—	—	—	—	—
35	10,358	6,841	6,609	1,097	13,517	1,030	—	nil	1,510	nil.
36	945	5,700	—	80	5,570	210	—	nil	606	nil.
37	773	3,755	6	265	3,457	569	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Num. ber.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
LONDON—continued.						
(C.D.) 421	1881	Archibald, 481, Mile End-road, E.	18th	31 October -	88	1
422	"	British Co-operative, Euston College, George-street, Euston-road, N.W.	18th	31 December	315	2
423	"	Fifth South Hackney, 50, Bishops-gate-street Within, E.C.	18th	31 December	172	3
424	"	Lambeth Ballot and Sale, Hawkstone Hall-rooms, Westminster Bridge-road, S.E.	18th	10 October -	71	4
425	"	Spitalfields and District 458th Starr-Bowkett, 63, Brushfield-street, Spitalfields Market, E.	18th	31 October -	61	5
426	"	Third Improved Bowkett, 290, Goswell-road, E.C.	18th	31 December	132	6
427	"	Second Blackfriars 471st Starr-Bowkett, Lockhart's Cocoa House, 45, Blackfriars-road, S.E.	18th	30 November	92	7
428	"	Portsoken Mutual, 8, Duke-street, Aldgate, E.C.	18th	31 December	35	8
429	1882	Plimsoll Mutual, 167, East India Dock-road, Poplar, E.	18th	31 December	48	9
430	"	Church of England Temperance and General Permanent, 22, Chancery-lane, W.C.	15th	30 November	170	10
431	"	Third Old Ford and District 484th Starr-Bowkett, Class Room, Grove Road Chapel, Grove-road, E.	17th	28 February	110	11
432	"	Aldgate and District 494th Starr-Bowkett, St. Jude's Schoolroom, Commercial-street, White-chapel, E.	17th	28 February	150	12
433	"	Stepney Central, The Institute, Stepney Meeting House, Stepney, E.	17th	31 March -	73	13
434	"	Strand and Country Permanent, 54, Drury-lane, W.C.	18th	31 December	134	14
(I.D.) 436	"	St. John's, Chelsea, Mutual, Mission Hall, Dartrey-road, Chelsea, S.W.	17th	31 March -	35	15
440	"	Second Diamond Bowkett Terminable, 73, Newman-street, Oxford-street, W.	17th	25 April -	34	16
441	"	Wickham Park, New Cross Public Hall, Lewisham High-road, S.E.	17th	30 April -	48	17
442	"	Tottenham, Wood Green, and Edmonton Mutual, (Messrs. Steer and Knight), 22, Basinghall-street, E.C.	17th	31 May -	67	18
446	"	Fourth South London 517th Starr-Bowkett, Pigott's Hotel, Westminster Bridge-road, S.E.	17th	31 July -	139	19
(I.D.) 447	"	Second New Kent-road 501st Starr-Bowkett, 68, Old Kent-road, S.E.	17th	30 September	83	20
448	"	Second Bonâ Fide, St. Leonard's Hall, St. Leonard's-street, Pimlico, S.W.	17th	2 August -	180	21
451	"	Newington and Kennington 535th Starr-Bowkett, 72, Newington Butts, S.E.	17th	31 August -	160	22
452	"	Fourth Old Ford 555th Starr-Bowkett, Class room, Primitive Methodist Church, Driffeld-road, Old Ford, E.	17th	31 December	85	23
(I.D.) 453	"	Second Stoke Newington 530th Starr-Bowkett, 17, King-street, Cheapside, E.C.	17th	31 July -	35	24
(I.D.) 454	"	Shepherds' 539th Starr-Bowkett, Board School, Hatfield-street, Stamford-street, S.E.	17th	30 September	79	25
(I.D.) 455	"	Bayswater Triplex, Mall Hall, Notting Hill, W.	17th	30 September	9	26
456	"	Woolwich Reliance, Duke of Connaught Coffee Tavern, Woolwich.	17th	31 October -	54	27
457	"	Porchester, 138, Fernhead-road, St. Peter's Park, W.	17th	31 October -	34	28
458	"	Utility Mutual Provident, 4, Fore-street, E.C.	17th	30 June -	20	29
459	"	Colebrooke Mutual, 277, City-road, E.C.	17th	30 November	63	30
461	"	Second Hackney Alliance Mutual, Morley Hall Mare-street, Hackney, N.E.	17th	30 November	174	31
462	"	Educational, Board Schools, Graystoke-place, Fetter-lane, E.C.	17th	31 December	88	32
464	"	Ludgate 553rd Starr-Bowkett, 24, Farringdon-street, E.C.	17th	30 November	146	33
465	"	Second Thrift St. Michael's Paddington Mutual, 119, Arlington road, Camden Town, N.W.	17th	31 December	22	34
467	1933	Boatmen's Institution and General Mutual, Sale-street, Paddington, W.	17th	31 December	433	35

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	3,059	9,650	—	2,032	11,538	144	—	—	—	—
2	4,756	16,996	48	509	16,325	1,228	—	—	—	—
3	3,196	12,380	—	1,262	12,720	922	—	nil	488	nil.
4	1,412	4,677	71	356	4,148	956	—	—	—	—
5	1,170	4,520	—	985	5,081	424	—	nil	471	nil.
6	4,519	20,657	—	793	17,220	4,230	—	—	—	—
7	620	3,066	—	316	3,302	80	—	—	—	—
8	1,982	813	—	1,974	460	2,327	—	—	—	—
9	1,159	4,992	—	94	4,953	193	—	nil	nil	150
10	7,009	9,246	11,309	140	20,514	181	—	—	—	—
11	2,884	6,026	2,421	226	8,495	178	—	—	—	—
12	2,047	6,769	396	667	6,782	1,050	—	nil	1,095	208
13	1,080	4,479	9	450	4,409	529	—	nil	93	nil.
14	3,293	8,223	108	317	7,002	1,646	—	—	—	—
15	424	2,764	—	87	621	2,230	—	—	—	—
16	1,589	5,414	70	341	4,874	951	—	—	—	—
17	786	2,514	3	628	2,695	450	—	—	—	—
18	933	2,965	—	98	2,378	685	—	—	—	—
19	925	4,584	—	265	4,332	517	—	nil	413	112
20	165	484	—	—	409	59	16	nil	26	nil.
21	3,780	8,455	11	1,089	8,824	731	—	—	—	—
22	2,492	6,124	81	561	5,699	1,067	—	nil	228	143
23	1,342	3,315	481	479	3,831	444	—	nil	386	nil.
24	234	478	—	—	208	184	86	—	—	—
25	414	744	—	57	787	14	—	nil	248	nil.
26	nil	32	—	—	—	32	—	—	—	—
27	818	2,663	—	471	2,585	549	—	—	—	—
28	1,488	2,570	60	571	2,365	836	—	—	—	—
29	252	1,359	12	46	1,063	354	—	nil	425	nil.
30	1,185	3,956	839	320	4,764	351	—	—	—	—
31	2,774	6,442	—	365	5,940	867	—	—	—	—
32	2,038	7,550	300	388	8,111	127	—	—	—	—
33	2,199	5,865	8	1,188	5,094	1,967	—	nil	410	nil.
34	153	219	—	612	514	317	—	—	—	—
35	11,392	22,971	1,125	2,007	23,876	2,227	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
LONDON—continued.						
169	1883	Third Perseverance Ballot and Sale, 63B, High-street, Clapham, S.W.	17th	31 December	213	1
(C.D.) 470	"	Tenth Independent, 16, King-street, Cheapside, E.C.	17th	31 December	2	2
472	"	Rock Union Mutual, St. Mark's Schoolroom, 234A, Old-street, E.C.	16th	31 March -	73	3
473	"	Spencer Beaumont Ballot and Sale, Beaumont Institute, Beaumont-square, Stepney, E.	16th	28 February	76	4
475	"	Rowland Hill Permanent, 72, Finsbury Pavement, E.C.	16th	31 March -	252	5
(C.D.) 476	"	Third St. Stephen's Middlesex, St. Stephen's Mission-room, East India-road, Poplar, E.	16th	7 March -	25	6
478	"	Limehouse Rock, Vestry, United Methodist Free Church, East India Dock-road, E.	16th	30 April --	118	7
479	"	Second Criterion Mutual, Mansion House Station, Cannon-street, E.C.	16th	8 May -	107	8
(C.D.) 481	"	Oval (Hackney) Terminable, 419, Bethnal Green-road, E.	16th	(1)	6	9
482	"	St. James' and Hamlet of Ratcliff Mutual, St. James' School, Whitehorse-street, Commercial-road, E.	16th	31 May -	83	10
(I.D.) 483	"	Central Metropolitan Mutual, 1, Linden-grove, Nunhead, S.E.	16th	30 June -	69	11
484	"	Walham Green and District 611th Starr-Bowkett, 33, Vanstone-place, Walham Green, S.W.	16th	31 May -	144	12
485	"	Anglian Permanent, 17, Coleman-street, E.C. -	16th	31 May -	144	13
(I.D.) 486	"	Second Westbourne-grove, 60, Aldermanbury, E.C.	16th	9 July -	30	14
487	"	Second Paradise Road Ballot and Sale, School-room, Paradise Road, Larkhall-lane, S.W.	16th	30 June -	461	15
(a)(I.D.) 488	"	City of London College, City of London College, White-street, Moorfields, E.C.	—	—	—	16
489	"	North Bow Equitable Mutual, 94, Bow-road, E. -	16th	31 August -	180	17
(I.D.) 490	"	Central Hackney Mutual, 2, Dalston-lane, Dalston, N.E.	16th	30 June -	75	18
(I.D.) 491	"	Kensington and Battersea Rock Mutual, 143, Beaufort-street, Chelsea, S.W.	16th	5 September	64	19
492	"	Woolwich and District 584th Starr-Bowkett, Duke of Connaught Coffee Tavern, Woolwich.	16th	31 August -	137	20
493	"	Bow Ballot and Sale Mutual, Edinburgh Castle, Rhodeswell-read, Limehouse, E.	16th	30 September	102	21
494	"	Metropolis and Counties Permanent Investment, 107, London-road, Southwark, S.E.	16th	31 December	13	22
496	"	Aid to Thrift Mutual, Bow and Bromley Institute, Bow-road, E.	16th	31 December	194	23
497	"	Eighth City 615th Starr-Bowkett, 8, Copthall-avenue, E.C.	16th	31 October -	69	24
498	"	North West District Permanent, Paddington Chapel Schoolroom, Marylebone-road, N.W.	16th	31 December	598	25
(I.D.) 500	"	Old Battersea and District 633rd Starr-Bowkett, 42, Freegrove-road, Holloway, N.	16th	31 October -	35	26
501	"	Third General Post Office Clerks' Mutual, 87, Newgate-street, E.C.	15th	31 January -	228	27
502	1884	Proprietary Permanent, Carter Home, 49, High-street, Clapham, S.W.	16th	30 November	167	28
503	"	Second Aldgate and District 645th Starr-Bowkett, St. Jude's Schoolroom, Commercial-street, Whitechapel, E.	16th	30 November	153	29
505	"	Highbury Ballot and Sale Mutual, Highbury Vale Schools, Conewood-street, Blackstock-road, Highbury, N.	16th	31 December	100	30
506	"	St. Marylebone Central Mutual, 63, High street, Marylebone, W.	16th	31 December	252	31
507	"	Second Seven Sisters and South Hornsey, 17, Coleman-street, Gresham-street, E.C.	16th	31 December	123	32
508	"	Clissold Mutual, Raleigh Memorial Church Schools, Albion-road, Stoke Newington, N.	15th	28 February	115	33
509	"	Co-operative Permanent, 15, Southampton-row, Russell-square, W.C.	16th	31 December	1,759	34
510	"	St. Martin's, Southgate, and District Starr-Bowkett, Johnston's Cocoa Rooms, 1, Long Acre, Drury-lane, W.C.	16th	31 May -	76	35
511	"	United Clubs Permanent, Bryanston Club, Lisson-grove, N.W.	15th	31 March -	20	36

(1) This Account is made up to 1st April 1900.

of Building Societies, for the Year 1899—*continued*.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	2,373	6,660	53	287	5,984	1,016	—	—	—	—
2	351	80	—	—	14	66	—	—	—	—
3	2,339	8,248	43	2,453	9,757	987	—	—	—	—
4	1,007	3,357	—	151	3,036	472	—	—	—	—
5	27,269	24,284	13,449	1,631	38,431	933	—	nil	1,434	nil.
6	923	2,604	—	214	2,602	216	—	—	—	—
7	894	4,181	11	244	4,234	202	—	—	—	—
8	2,670	6,819	—	568	6,618	769	—	—	—	—
9	76	91	—	15	—	106	—	—	—	—
10	1,968	6,614	—	1,419	6,427	1,606	—	—	—	—
11	1,439	1,058	—	377	1,131	304	—	—	—	—
12	2,215	5,577	952	106	6,601	34	—	—	—	—
13	43,099	13,979	14,014	1,464	29,403	54	—	nil	136	nil.
14	1,738	4,099	—	324	3,333	1,090	—	—	—	—
15	4,685	12,716	—	518	12,965	269	—	nil	160	nil.
16	—	—	—	—	—	—	—	—	—	—
17	811	3,483	116	—	2,948	651	—	nil	312	nil.
18	496	2,293	100	468	2,772	89	—	—	—	—
19	50	155	8	13	136	40	—	—	—	—
20	2,262	6,826	33	606	6,498	967	—	nil	258	nil.
21	865	3,787	16	82	3,540	345	—	nil	300	nil.
22	235	715	1,108	—	1,542	223	18	nil	978	nil.
23	3,472	7,666	45	559	7,419	851	—	—	—	—
24	256	759	—	—	547	92	120	—	—	—
25	37,064	39,866	11,662	3,383	54,649	262	—	—	—	—
26	166	1,108	—	121	1,214	15	—	nil	257	nil.
27	12,205	31,675	469	9,656	40,981	819	—	nil	1,554	nil.
28	859	2,638	45	—	2,133	504	46	—	—	—
29	863	4,206	—	—	3,854	247	105	nil	686	nil.
30	1,600	5,309	4	767	5,670	410	—	—	—	—
31	4,216	12,148	13	2,551	13,773	939	—	nil	667	nil.
32	1,290	6,310	6	414	5,795	935	—	—	—	—
33	3,914	8,440	—	553	8,468	525	—	nil	306	nil.
34	39,663	54,681	35,558	806	89,517	1,618	—	nil	316	399
35	881	2,033	158	69	2,217	43	—	nil	753	nil.
36	483	1,034	14	102	853	292	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Registrar Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
LONDON—continued.						
512	1884	Charlton and Westcombe Park 675th Starr-Bowkett, 15, Beresford-square, Woolwich.	15th	31 March -	118	1
513	"	Mile End Old Town Ballot and Sale Mutual, Assembly Hall, Mile End-road, E.	15th	13 May -	78	2
(a) (I.D.) 514	"	Mayfair Ballot and Sale, 1, St. Mark's-buildings, Balderton-street, Grosvenor-square, W.	—	—	—	3
519	"	East London United, Hampden Chapel, Lauriston-road, South Hackney, E.	15th	30 April -	237	4
(I.D.) 520	"	Second Legal, Birkbeck Institution, Bream's-buildings, E.C.	15th	31 May -	105	5
(C.D.) 521	"	Third Alexander Mutual, 8, Duke-street, Aldgate, E.C.	15th	31 May -	25	6
522	"	Provident Association Mutual, 98, Cheapside, E.C.	14th	31 December	421	7
526	"	Ellis Berg, 32, Jewry-street, Aldgate, E.C. - -	15th	31 August -	50	8
529	"	Pioneer Permanent, 150, Whitechapel-road, E. -	15th	31 October -	76	9
(a) (I.D.) 530	"	Hampstead 725th Starr-Bowkett, Working Men's Institute, Fleet-road, Hampstead, N.W.	—	—	—	10
531	"	Harrow-road Amalgamated Mutual, St. Paul's Schools, Harrow-road, W.	15th	30 September	210	11
533	"	Holborn District and General, 16A, Great Queen-street, Lincoln's Inn, W.C.	15th	31 December	108	12
(A.D.) 536	"	English Church and General Permanent, 22, Henrietta-street, Covent Garden, W.C.	15th	31 December	199	13
539	1885	Third Town of Hammersmith Terminable, 41, Queen-street, Hammersmith, W.	14th	31 May -	151	14
(I.D.) 540	"	Seventh West Kent Mutual Permanent, 3, King-street, Cheapside, E.C. .	15th	31 December	80	15
541	"	Queen Victoria, 13, Sise-lane, E.C. - - -	15th	31 December	33	16
542	"	City Young Men's Mutual, 31, Great St. Helen's, Bishopsgate, E.C.	14th	28 February	36	17
(a)(I.D.) 543	"	Dulwich Ballot and Sale, Shawbury Hall, Shawbury-road, East Dulwich, S.E.	—	—	—	18
544	"	London Caledonian, 11, Memorial Hall, Farringdon-street, Fleet-street, E.C.	14th	31 March -	90	19
545	"	Second Stepney Central, Stepney Meeting House, Stepney, E.	14th	31 March -	147	20
547	"	Sixth Provident Camberwell and Peckham Mutual, Grove-house, Camberwell-grove, S.E.	14th	30 April -	96	21
548	"	Twelfth Commercial Brixton, Gresham Hall, Gresham-road, Brixton, S.W.	13th	7 February	67	22
549	"	Fourth Perseverance (Ballot and Sale), 63B, High-street, Clapham, S.W.	14th	30 June -	155	23
550	"	Positive Mutual, 464, Hackney-road, N.E. - -	14th	17 August -	96	24
551	"	Bryanston-square and District 767th Starr-Bowkett, 7, Wyndham-place, Bryanston-square, W.	14th	31 July -	180	25
552	"	Streatham and East Surrey Permanent, 221, High-road, Streatham, S.W.	14th	30 September	35	26
(T.D.) 553	"	South East London, Leaholm, 152, Friern-road, East Dulwich, S.E.	14th	30 September	26	27
555	"	Westbourne Park Permanent, Westbourne Park Chapel, Porchester-road, W.	14th	31 December	2,310	28
556	"	Old Kent-road Mutual, 388B, Old Kent-road, S.E.	14th	29 September	47	29
557	"	Second Aid to Thrift Mutual, Bow and Bromley Institute, Bow-road, Bow, E.	14th	31 December	271	30
558	1886	Second Mile End Old Town Ballot and Sale, Great Assembly Hall, 31, Mile End-road, E.	13th	1 March -	126	31
559	"	Fifth Old Ford and District 795th Starr-Bowkett, Class Room, Grove-road Chapel, Grove-road, Row, E.	13th	31 March -	144	32
560	"	Second Woolwich and District 724th Starr-Bowkett, Duke of Connaught Coffee Tavern, Woolwich.	13th	25 February	301	33
561	"	Q. V. Street Mutual, 143, Queen Victoria-street, E.C.	13th	30 April -	495	34
562	"	Brompton and West District Domestic, 411, Fulham-road, West Brompton, S.W.	13th	31 March -	183	35

(¹) The affairs of this Society have been the subject of an action in the Chancery Division, and are now being dealt with under an Order of the Court.

of Building Societies, for the Year 1899—*continued*.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	897	3,957	—	23	3,206	774	—	—	—	—
2	597	2,099	—	756	2,576	279	—	nil	180	nil.
3	—	—	—	—	—	—	—	—	—	—
4	2,541	6,105	502	—	5,244	487	876	nil	266	nil.
5	90	659	—	—	—	169	490	—	—	—
6	12	574	—	136	—	710	—	—	—	—
7	6,681	28,056	255	1,045	28,015	1,341	—	—	—	—
8	3,644	14,822	48	1,555	13,989	2,436	—	—	—	—
9	1,410	1,995	1,842	169	3,999	7	—	—	—	—
10	—	—	—	—	—	—	—	—	—	—
11	2,301	10,723	—	411	10,761	373	—	—	—	—
12	1,535	4,806	248	455	3,035	2,474	—	—	—	—
13	2,839	7,649	1,408	—	7,914	265	878	nil	4,881	nil.
14	2,035	7,050	102	940	7,331	761	—	nil	140	nil.
15	2	3,047	—	—	—	1,060	1,987	—	—	—
16	754	1,913	1,407	159	3,422	57	—	—	—	—
17	750	1,685	—	76	1,465	296	—	nil	314	nil.
18	—	—	—	—	—	—	—	—	—	—
19	2,387	6,600	187	647	6,133	1,301	—	nil	449	nil.
20	1,262	4,248	13	724	4,347	638	—	—	—	—
21	1,788	6,400	—	269	6,068	601	—	—	—	—
22	1,167	3,287	397	403	4,033	54	—	nil	211	33
23	1,944	4,680	12	85	4,292	485	—	—	—	—
24	1,709	7,923	—	651	8,416	158	—	—	—	—
25	2,207	8,504	10	1,239	8,800	953	—	nil	220	nil.
26	698	2,182	70	476	1,729	999	—	—	—	—
27	1,597	527	—	163	—	690	—	—	—	—
28	130,877	146,945	53,005	9,049	197,159	11,840	—	—	—	—
29	393	1,397	6	318	1,597	124	—	—	—	—
30	3,304	9,835	59	635	10,149	380	—	—	—	—
31	749	3,067	—	426	3,002	491	—	nil	264	nil.
32	685	3,552	—	—	2,339	256	957	—	—	—
33	2,569	9,544	2	603	8,780	1,369	—	—	—	—
34	39,839	42,113	18,290	1,855	61,586	672	—	—	—	—
35	1,424	3,050	—	—	2,979	22	49	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
<i>LONDON—continued.</i>						
563	1886	Society of Equality, No. 13, 341, Goswell-road, E.C.	13th	1 June -	84	1
(I.D.) 564	"	Second Ludgate 799th Starr-Bowkett, 181, Queen-Victoria-street, E.C.	13th	30 April -	161	2
567	"	Sixth Paddington, 55, Edgware-road, W. - -	13th	30 June -	86	3
(C.D.) 569	"	Fourth Alexander Mutual, 8, Duke-street, Aldgate, E.C.	13th	31 May -	23	4
570	"	South Metropolitan Gas Company's Officers' and Employees' Permanent, 709A, Old Kent-road, S.E.	13th	31 December	151	5
(I.D.) 571	"	Fourth Grosvenor Mutual, 188, Ebury-street, Pimlico, S.W.	13th	31 August -	59	6
574	"	North London Terminable Mutual, 674, Holloway-road, Upper Holloway, N.	13th	31 December	372	7
575	"	United Legal, Devereux-buildings, Devereux-court, Essex-street, W.C.	12th	10 February -	129	8
576	"	General Thrift Permanent, St. John's Institute, 623, Holloway-road, Upper Holloway, N.	13th	31 December	152	9
577	1887	Third East Central Martin Mutual, 70, Leman-street, Whitechapel, E.	12th	31 January -	176	10
578	"	Great Northern 841st Starr-Bowkett, Bingfield-street School-room, Caledonian-road, N.	12th	31 January -	108	11
581	"	Second Clissold Mutual, Raleigh Memorial Church Schools, Albion-road, Stoke Newington, N.	12th	31 May -	396	12
584	"	Belsize, Kilburn, and Hampstead Permanent, 12, High-road, Kilburn, N.W.	12th	31 August -	200	13
(a) (C.D.) 586	1880	Richmond Permanent, 18, Bloomsbury-street, W.C.	—	—	—	14
587	1887	New Civil Service Mutual, 5, Craig's-court, Charing Cross, S.W.	12th	31 December	296	15
588	"	St. Katherine, Latimer School-room, Bridge-street, Mile End, E.	12th	30 November	137	16
589	"	Eleventh Rotherhithe Operatives', Mr. F. J. Bisley's Sale-room, Union-road, Rotherhithe, S.E.	12th	11 November	52	17
591	"	Tenth Rotherhithe Operatives', St. Mary's School-room, Lower-road, Rotherhithe, S.E.	12th	14 December	51	18
592	"	City and Northern Permanent, 68, Aldermanbury, E.C.	12th	31 December	42	19
594	1888	Second Mildmay District Mutual, Conference Hall Office, Mildmay Park, N.	11th	31 January -	187	20
595	"	Second Bethnal Green 890th Starr-Bowkett, Rev. Harvey Smith's Baptist Chapel, Bethnal-green-road, N.E.	11th	31 January -	190	21
599	"	Third Woolwich and District 892nd Starr-Bowkett, 4, Cross-street, Woolwich.	11th	31 March -	217	22
602	"	West Southwark Ballot and Sale, 190, Blackfriars-road, S.E.	11th	10 January -	245	23
604	"	Second Bryanston-square 891st Starr-Bowkett, 7, Wyndham-place, Bryanstone-square, W.	11th	29 April -	285	24
606	"	Eighth Western Equitable, 13, Soho-square, W. -	12th	31 December	62	25
607	"	Third St. Mark's, Prince Albert Tavern, Wharfdale-road, King's Cross, N.	11th	8 May -	27	26
610	"	Borough of Westminster Ballot and Sale Mutual, 75, Page-street, Westminster, S.W.	11th	5 June -	124	27
612	"	Eleventh Bow and Bromley, 94, Bow-road, Bow, E.	11th	31 July -	nil	28
613	"	Eighteenth Pimlico, 183, Buckingham Palace-road, S.W.	11th	23 August -	19	29
614	"	Third Petersburgh Mutual, United Methodist Free Church School-room, Queen's-road, Bayswater, W.	11th	31 October -	117	30
615	"	Second City and Commercial Mutual, 9, Mincing-lane, Fenchurch-street, E.C.	11th	31 December	20	31
616	"	East Marylebone Mutual Permanent, 67, Weymouth-street, W.	11th	30 September	168	32
617	"	Third Bonâ Fide, St. Leonard's Hall, St. Leonard-street, Pimlico, S.W.	11th	14 November	280	33
619	1889	United Beneficial and Moorgate, 32, Jewry-street, Aldgate, E.C.	10th	31 January -	96	34

of Building Societies, for the Year 1899—continued.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	2,341	6,000	—	2,299	2,577	5,722	—	- nil -	1,857	- nil
2	217	1,358	192	—	765	179	606	- nil -	268	- nil.
3	2,117	5,427	—	509	4,710	1,226	—	- nil -	- nil -	75
4	1,504	3,420	—	—	1,374	1,916	130	—	—	—
5	4,846	6,016	1,449	812	8,184	93	—	—	—	—
6	1,441	3,723	—	615	4,309	29	—	—	—	—
7	4,482	12,758	301	1,051	13,064	1,046	—	—	—	—
8	4,880	13,273	25	1,373	12,748	1,923	—	—	—	—
9	7,739	6,218	2,788	191	8,201	996	—	—	—	—
10	2,950	13,311	81	992	12,089	2,295	—	—	—	—
11	738	3,214	24	119	3,010	347	—	—	—	—
12	5,411	14,588	—	1,780	14,700	1,668	—	—	—	—
13	5,782	11,512	1,664	141	12,298	1,019	—	—	—	—
14	—	—	—	—	—	—	—	—	—	—
15	6,274	15,001	66	4,417	16,827	2,657	—	—	—	—
16	2,229	6,820	16	327	6,199	964	—	—	—	—
17	3,814	253	5,105	2,672	7,612	418	—	—	—	—
18	3,530	168	5,154	3,242	8,299	265	—	—	—	—
19	1,795	1,946	800	24	2,409	361	—	- nil -	- nil -	34
20	4,528	14,242	—	1,663	14,481	1,424	—	—	—	—
21	567	2,003	—	—	1,296	323	384	—	—	—
22	1,562	5,685	124	409	5,294	924	—	—	—	—
23	5,803	5,076	2,005	303	6,913	471	—	—	—	—
24	2,674	8,832	2	435	8,654	615	—	- nil -	88	- nil.
25	2,723	10,827	—	—	9,776	841	210	—	—	—
26	1,032	713	—	478	1,127	64	—	—	—	—
27	2,782	8,015	—	286	7,987	314	—	—	—	—
28	8,251	- nil -	- nil -	- nil -	- nil -	- nil -	- nil -	—	—	—
29	1,208	635	71	353	1,021	38	—	—	—	—
30	3,131	8,358	—	743	7,391	1,710	—	- nil -	- nil	122
31	498	943	—	123	548	518	—	- nil -	58	- nil.
32	4,086	13,752	—	304	11,025	3,031	—	—	—	—
33	2,774	11,214	—	875	10,647	1,442	—	—	—	—
34	7,932	22,715	30	1,317	22,261	1,801	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
LONDON—continued.						
620	1888	Third Pimlico and Westminster Mutual, St. Leonard's Institute, St. Leonard-street, Pimlico, S.W.	10th	15 February -	86	1
(I.D.) 621	"	St. John's, Chelsea, Second Mutual, St. John's Mission Hall, Dartrey-road, Chelsea, S.W.	10th	28 February -	77	2
622	"	Streatham Common Beehive Mutual, Beehive Inn, Streatham Common, S.W.	10th	20 April -	85	3
623	"	County of London Mutual, 338, City-road, E.C. -	10th	30 April -	77	4
624	"	Woolwich and Plumstead Perfect Thrift, Duke of Connaught Coffee Tavern, New-road, Woolwich.	10th	31 January -	203	5
627	"	Second Law Clerks Mutual, 3, King's Bench Walk, E.C.	10th	30 April -	117	6
628	"	Fifth Perseverance Clapham and Brixton Ballot and Sale, 63B, High-street, Clapham, S.W.	10th	17 May -	162	7
629	"	Second Royal Equitable, 521, Commercial-road East, E.	10th	31 May -	189	8
630	"	Second London Stanhope Mutual, St. George, Hanover-square, Infant School, Gilbert-street, Grosvenor-square, W.	10th	18 April -	340	9
631	"	Three per Cent. Mutual, No. 2, 66, High-street, Whitechapel, E.	10th	20 August -	52	10
632	"	Northern Ballot and Sale, 280 and 282, Holloway-road, Holloway, N.	10th	11 August -	182	11
633	"	Walham Green Eclipse Ballot, 33, Vanstone-place, Walham Green, S.W.	10th	31 October -	284	12
(I.D.) 634	"	South Eastern (Peckham, Dulwich, and Camberwell) Terminable, 3, Church-street, Camberwell, S.E.	10th	22 October -	50	13
635	"	Second Fulham District Mutual, Bank Buildings, Broadway, Walham Green, S.W.	10th	31 December	123	14
636	"	First Amhurst, Estate Office, 4, Station-road, Finsbury Park, N.	10th	31 December	234	15
637	"	Fifth City Central, 59, London Wall, E.C. - -	10th	31 December	348	16
638	1890	Second Aldgate Mutual, 8, Duke-street, Aldgate, E.C.	9th	31 January -	145	17
639	"	Lombardian, No. 13, Guildhall Coffee-house, Gresham-street, Lothbury, E.C.	9th	9 May -	76	18
640	"	Eleventh Independent, 16, King street, Cheapside, E.C.	9th	7 March -	34	19
641	"	Constantinople Mutual, 134, Fenchurch-street, E.C.	11th	31 December	173	20
642	"	Second Chelsea and Kensington, Coleherne Hotel, Richmond-road, Earl's-court, S.W.	9th	14 June -	234	21
643	"	Twelfth Rotherhithe Operatives', 80, Union-road, Rotherhithe, S.E.	9th	26 September	112	22
644	"	Society of Equality, No. 14, 341, Goswell-road, E.C.	9th	2 October -	92	23
645	"	Metropole Permanent, 74, Camden-road, Camden Town, N.W.	9th	30 September	109	24
(I.D.) 646	"	Warlour, 205, Warlour-street, W. - - -	9th	6 November	65	25
647	"	West Hampstead Mutual, 199, West End-lane, Kilburn, N.W.	9th	31 December	257	26
648	"	Fifth Grosvenor Mutual, 188, Ebury-street, Pimlico, S.W.	9th	31 December	147	27
(I.D.) 649	1891	Third Battersea Mutual, Orkney-street School-room, Battersea, S.W.	9th	31 December	52	28
651	"	Second Plimsoll Mutual, 167, East India Dock-road, Poplar, E.	8th	30 April -	93	29
652	"	New County of London, 22, Farringdon-street, Fleet-street, E.C.	8th	31 March -	82	30
653	"	Royal Liver Employees, 53, Borough High-street, S.E.	8th	30 June -	22	31
654	"	Surrey Commercial Docks, Surrey Commercial Dock Company's Club and Institute, Lower-road, Rotherhithe, S.E.	8th	21 July -	103	32
655	"	Eastern Equitable, 93, Gore-road, South Hackney, N.E.	8th	31 December	18	33

of Building Societies, for the Year 1899—*continued*.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,236	4,124	—	198	3,425	897	—	—	—	—
2	1,101	3,348	—	84	3,403	29	—	—	—	—
3	820	2,519	—	88	2,526	81	—	—	—	—
4	2,048	4,851	103	527	5,450	31	—	nil	150	nil.
5	630	3,215	—	—	2,961	95	150	—	—	—
6	2,940	10,386	—	311	9,567	1,130	—	—	—	—
7	1,049	2,586	9	1	2,353	243	—	nil	303	nil.
8	1,900	7,127	32	225	6,523	861	—	—	—	—
9	5,140	12,729	16	562	12,293	1,014	—	—	—	—
10	1,596	5,142	45	504	5,223	468	—	—	—	—
11	1,483	5,724	5	670	5,126	1,273	—	—	—	—
12	1,295	3,584	—	256	3,456	384	—	—	—	—
13	524	1,344	2	—	1,096	250	—	—	—	—
14	883	3,491	10	30	2,877	654	—	—	—	—
15	3,379	9,360	72	496	8,329	1,599	—	—	—	—
16	5,658	18,459	—	616	16,892	2,183	—	—	—	—
17	6,130	19,933	1	575	19,149	1,360	—	—	—	—
18	7,263	5,922	—	1,182	7,084	20	—	—	—	—
19	2,883	12,705	1	—	11,863	843	—	—	—	—
20	8,016	19,057	9	1,138	15,524	4,680	—	—	—	—
21	4,471	13,610	57	961	13,842	786	—	nil	676	nil.
22	6,279	6,159	5,860	2,549	14,539	29	—	—	—	—
23	3,077	4,665	—	1,429	1,739	4,355	—	—	—	—
24	2,382	4,397	2,094	332	6,691	132	—	—	—	—
25	263	1,071	4	—	1,030	21	24	—	—	—
26	2,732	5,187	3,305	541	8,960	73	—	—	—	—
27	3,455	10,501	—	227	9,784	944	—	—	—	—
28	661	1,859	—	22	7,871	10	—	—	—	—
29	875	2,618	—	—	1,986	508	124	—	—	—
30	410	1,965	11	20	1,510	486	—	—	—	—
31	1,613	839	6,200	1,920	8,907	52	—	—	—	—
32	4,170	7,029	3,702	1,662	12,191	202	—	—	—	—
33	65	150	—	4	—	154	—	—	—	—

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ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
LONDON—continued.						
657	1892	Metropolitan Provident Permanent, 10, Walbrook, Mansion House, E.C.	8th	31 December	48	1
658	"	Tower Hamlets Reliance Permanent, Congregational Schools, Burdett-road, E.	8th	31 October -	34	2
659	"	Seventh Provident (City and General) Mutual, 50, Bishopsgate-street Within, E.C.	7th	28 February	206	3
660	"	Wharfdale, Prince Albert Tavern, Wharfdale-road, King's Cross, N.	7th	27 January -	46	4
661	"	Second Inland Revenue, Somerset House, Strand, W.C.	7th	30 April -	165	5
662	"	Third Reform Ballot and Sale Mutual, Westminster Arms, Page-street, Westminster, S.W.	7th	10 May -	202	6
663	"	Trustees' Permanent Investment, 10, Walbrook, Mansion House, E.C.	8th	31 December	4	7
664	"	City Boundary Mutual, Clerkenwell Town Hall, Rosebery-avenue, E.C.	7th	31 December	236	8
665	"	Second Bishopsgate Mutual, 8, Duke-street, Aldgate, E.C.	5th	31 December	126	9
666	"	James M'Donald, 70, Leman-street, Whitechapel, E.	7th	31 July -	110	10
667	"	Second Rock Union Mutual, 234A, Old-street, E.C.	7th	30 September	222	11
668	"	Haverstock and District Co-operative Terminable, Rose and Thistle Coffee Tavern, Malden-road, Prince of Wales-road, N.W.	7th	31 August -	177	12
669	"	Fourteenth Rotherhithe, National Schools, Lower-road, Rotherhithe, S.E.	7th	31 October -	91	13
670	"	Second St. Paul's Bowkett, Aldersgate School-room, 181, Aldersgate-street, E.C.	7th	31 December	239	14
671	"	Metropolitan United Permanent, 15, Finsbury-circus, E.C.	7th	16 December	33	15
673	1893	Lockhart Employees and General, 8, Paul-street, Finsbury, E.C.	6th	31 March -	374	16
674	"	Nineteenth Pimlico, 183, Buckingham Palace-road, S.W.	6th	12 April -	20	17
675	"	Society of Equality, No. 15, 341, Goswell-road, E.C.	6th	28 August -	105	18
676	"	West Hampstead 1,005th Starr - Bowkett, Emmanuel Schools, Mill-lane, West End, Kilburn, N.W.	7th	31 July -	117	19
677	"	Second Chandos Mutual, 34, New Bridge-street, Blackfriars, E.C.	6th	31 December	692	20
678	"	Second Home Counties Equitable, 21, Lime-street, Fenchurch-street, E.C.	6th	30 November	89	21
679	"	New Standard, 32, Jewry-street, Aldgate, E.C. -	6th	31 December	108	22
680	1894	Twelfth Independent, 16, King's-street, Cheapside, E.C.	5th	1 February	35	23
681	"	Twelfth Bow and Bromley, 94, Bow-road, Bow, E.	5th	31 March -	133	24
682	"	Hercules Ballot and Sale, 7, Fenchurch-buildings, E.C.	5th	31 March -	172	25
683	"	Second Eastern Excelsior Mutual, 167, East India Dock-road, E.	5th	30 June -	68	26
684	"	Ninth Western Equitable, 13, Soho-square, W. -	5th	30 June -	130	27
685	"	Chelsea and District Mutual, Mission Hall, Dartrey-road, Chelsea, S.W.	5th	30 May -	304	28
686	"	New Little Chelsea and West Brompton Mutual, Somerset Arms Inn, Fulham-road, West Brompton, S.W.	5th	2 October -	299	29
687	"	Fourth St. Stephen's Improved, St. Stephen's Mission Room, East India Dock-road, E.	5th	31 December	256	30
689	1895	Third Bermondsey Operatives', Commercial School, 62A, Jamaica-road, Bermondsey, S.E.	5th	31 December	67	31
690	"	Second Friends of Trade Mutual, 14, Mansfield-street, Kingsland-road, N.E.	4th	31 December	65	32
691	1896	Fifteenth Rotherhithe Operatives', 80, Union-road, Rotherhithe, S.E.	4th	31 December	196	33
692	"	Twentieth Pimlico, 183, Buckingham Palace-road, S.W.	4th	31 December	30	34
693	"	Fourth Post Office Mutual, 181, Queen Victoria-street, E.C.	4th	31 December	991	35
694	"	Lombardian, No. 14, Guildhall Coffee House, Gresham-street, Lothbury, E.C.	4th	31 December	197	36
695	"	Our Jubilee, Prince Albert Tavern, Wharfdale-road, King's Cross, N.	3rd	31 December	69	37
696	1897	Thirteenth Bow and Bromley, 94, Bow-road, Bow, E.	3rd	31 December	157	38

of Building Societies, for the Year 1899 -continued.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	11,149	3,256	5,590	1,408	10,122	132	—	—	—	—
2	263	1,311	77	290	1,504	174	—	nil	1,011	nil.
3	3,173	10,681	—	159	10,175	665	—	—	—	—
4	1,439	4,004	—	—	3,715	210	79	—	—	—
5	5,519	15,052	—	1,433	14,820	1,685	—	—	—	—
6	1,992	6,587	—	126	6,259	454	—	—	—	—
7	nil	55	—	—	—	55	—	—	—	—
8	4,447	8,433	1,450	215	10,017	81	—	—	—	—
9	2,354	6,598	—	—	4,454	2,118	26	—	—	—
10	2,926	7,690	175	249	7,251	863	—	—	—	—
11	4,083	12,449	—	560	10,480	2,529	—	—	—	—
12	1,742	3,832	212	165	4,171	38	—	—	—	—
13	3,143	5,921	5,766	1,456	13,079	64	—	—	—	—
14	3,335	10,612	—	645	10,546	711	—	—	—	—
15	3,993	2,519	1,205	275	3,845	154	—	—	—	—
16	1,627	4,791	21	—	3,926	779	107	—	—	—
17	1,078	1,022	1,638	—	2,633	1	26	—	—	—
18	5,447	4,833	5,506	—	10,061	176	102	—	—	—
19	950	1,697	500	—	1,853	271	73	—	—	—
20	7,080	19,423	16	808	18,851	1,396	—	—	—	—
21	3,051	10,477	37	195	8,805	1,904	—	—	—	—
22	3,403	11,230	140	252	10,054	1,568	—	—	—	—
23	1,403	4,192	23	—	3,570	645	—	—	—	—
24	8,058	3,755	3,050	2,500	8,976	329	—	—	—	—
25	585	1,365	—	18	1,288	95	—	—	—	—
26	1,218	3,435	—	—	3,269	83	81	—	—	—
27	2,675	8,541	—	—	5,771	2,509	261	—	—	—
28	2,020	5,011	25	84	3,576	1,544	—	—	—	—
29	4,696	13,044	6	181	11,447	1,784	—	nil	872	nil.
30	2,433	7,452	—	448	6,537	1,363	—	—	—	—
31	2,946	3,323	5,999	791	9,952	161	—	—	—	—
32	443	1,038	1	1	787	253	—	—	—	—
33	7,014	8,469	6,005	1,802	16,275	1	—	—	—	—
34	5,111	2,955	3,788	190	6,833	100	—	—	—	—
35	22,046	21,813	17,375	1,070	40,008	250	—	—	—	—
36	10,874	13,025	6,450	808	20,007	276	—	—	—	—
37	1,186	2,637	—	—	2,153	448	36	—	—	—
38	9,125	3,444	5,000	583	8,752	275	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
LONDON—continued.						
698	1897	Second Royal Li-ver, 53, Borough High-street, S.E.	3rd	31 December	54	1
699	1896	Penge Perseverance Permanent, 44, Station-road, Anerley, S.E.	32nd	30 June -	415	2
700	"	Watling Street Mutual, 60, Watling-street, St. Paul's, E.C.	2nd	31 December	83	3
701	1898	Fourth Bermondsey Operatives, St. James' Mission School, Spa-road, Bermondsey, S.E.	2nd	31 December	184	4
702	"	Sixteenth Rotherhithe Operatives, St. Mary's National Schools, Lower-road, Rotherhithe, S.E.	1st	31 December	246	5
703	1881	Eleventh Commercial Mutual, 66, High-street, Whitechapel, E.	18th	15 October -	42	6
(I.D.) 704	1883	Erith and District 597th Starr-Bowkett, 23, St. Swithin's-lane, E.C.	16th	30 September	256	7
(I.D.) 705	1884	Richmond Ballot and Sale Mutual, 115, Oakhill-road, Putney, S.W.	15th	15 July -	159	8
706	1899	Lambeth Prudential, Hawkstone Hall Rooms, Westminster Bridge-road, S.E.	1st	31 December	70	9
707	1889	Stoke Newington Central Mutual, 158, Lorislipe-road, N.	10th	31 December	29	10
(a) 708	1899	Shepherd's Bush and General, 177, Railway-approach, Shepherd's Bush Station, W.	—	—	—	11
(a) 709	"	Fourteenth Bow and Bromley, 94, Bow-road, E.	—	—	—	12
Total - -					110,720	13
MIDDLESEX :						
1,155	1896	Uxbridge Permanent, Public Rooms, Uxbridge -	31st	31 December	90	14
1,263	1875	West Middlesex Permanent, 182, High-street, Acton, W.	27th	30 September	123	15
1,320	"	Tottenham and Edmonton Permanent Investment, 524, High-road Tottenham.	24th	28 February	78	16
1,414	1877	South West Middlesex Mutual, Town Hall, Hounslow.	22nd	31 December	141	17
(I.D.) 1,419	"	Tottenham and Edmonton 221st Starr-Bowkett, Red House Coffee House, High-road, Tottenham.	22nd	31 December	32	18
1,536	1880	Second Tottenham and Edmonton 300th Starr-Bowkett, Red House Coffee House, High-road, Tottenham.	19th	30 April -	48	19
1,545	"	Enfield Independent Permanent, Enfield Town -	19th	31 August -	293	20
1,551	"	Royal Chase Permanent Investment, 1, Church-street, Enfield.	19th	31 August -	253	21
1,627	1882	Friern Barnet and New Southgate, District Council Offices, Beaconsfield-road, Friern Barnet, N.	17th	30 April -	33	22
1,656	"	Cunningham Permanent, Cunningham House, High-street, Harrow.	17th	31 October -	660	23
1,670	"	Hounslow Amalgamated Permanent, Town Hall, Hounslow.	17th	31 December	80	24
1,687	1883	Enfield and District 565th Starr-Bowkett, Lancaster Hall, Silver-street, Enfield.	16th	31 March -	188	25
(I.D.) 1,707	"	Kilburn Park 612th Starr-Bowkett, St. Jude's Parochial Hall, Lancefields-street, Queen's Park, W.	16th	30 June -	41	26
1,717	"	Ealing and District Terminable, Auction-rooms, Railway-approach, Ealing, W.	16th	31 August -	101	27
1,747	1884	Harrow and Pinner 663rd Starr-Bowkett, Mission-room, Crown-street, Harrow.	15th	28 February	188	28
1,762	"	Uxbridge and District 691st Starr-Bowkett, 2, Vine-street, Uxbridge.	15th	30 April -	4	29
(I.D.) 1,777	"	Third Euston 701st Starr-Bowkett, 120, Wightman-road, Harringay, N.	15th	31 July -	44	30
1,807	1885	Hendon (Middlesex), British Schools, Hendon, N.W.	14th	31 January -	193	31
1,851	1886	Ealing Division Mutual, 4, Waldeck-road, Ealing, W.	13th	31 December	83	32
(I.D.) 1,860	"	Second Uxbridge and District 830th Starr-Bowkett, Partridge House, Uxbridge.	13th	31 December	241	33
1,900	1888	Edmonton 887th Starr-Bowkett, Elm House, Upper Fore-street, Lower Edmonton.	11th	28 February -	90	34
1,913	"	Brentford and District Hearth and Home, Auction Room, Market-place, Brentford.	11th	30 April -	98	35
1,936	"	Middlesex Equitable, West Green Hall, West Green-road, N.	11th	31 October -	212	36

of Building Societies, for the Year 1899—*continued*.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	6,685	2,408	5,730	650	8,740	48	—	—	—	—
2	6,026	17,188	964	1,439	18,239	1,352	—	nil	1,100	182
3	2,051	1,870	454	21	2,257	88	—	—	—	—
4	7,399	5,198	5,975	452	11,624	1	—	—	—	—
5	5,424	3,716	1,250	140	5,058	48	—	—	—	—
6	958	2,854	14	110	2,846	132	—	—	—	—
7	148	1,308	115	—	—	233	1,190	—	—	—
8	210	216	—	90	106	200	—	—	—	—
9	406	397	—	—	—	385	12	—	—	—
10	22	573	1	—	286	53	235	nil	168	nil.
11	—	—	—	—	—	—	—	—	—	—
12	—	—	—	—	—	—	—	—	—	—
13	5,557,160	8,487,623	2,785,998	698,848	10,660,418	1,130,365	181,686	402,166	874,244	44,548
14	2,810	6,801	—	271	6,274	798	—	nil	1,525	nil.
15	7,448	7,318	6,591	314	12,614	1,609	—	nil	7,080	nil.
16	4,688	5,730	4,439	46	9,726	489	—	nil	5,815	nil.
17	4,319	3,969	4,705	652	8,137	1,189	—	—	—	—
18	177	nil	nil	nil	nil	nil	nil	—	—	—
19	455	2,338	32	306	2,041	635	—	nil	413	nil.
20	19,110	16,163	22,454	1,122	38,398	1,341	—	nil	1,013	nil.
21	6,547	13,235	357	1,461	14,858	195	—	nil	7,554	nil.
22	259	921	—	63	847	137	—	—	—	—
23	78,898	31,488	31,496	3,346	68,837	493	—	—	—	—
24	3,348	3,778	1,563	1,338	6,674	5	—	—	—	—
25	1,532	6,846	2	344	5,988	1,204	—	—	—	—
26	nil	161	—	—	—	161	—	—	—	—
27	798	3,183	112	43	1,982	1,356	—	—	—	—
28	1,481	6,214	—	531	5,688	1,057	—	nil	735	nil.
29	nil	51	—	—	—	51	—	—	—	—
30	229	222	34	271	455	72	—	—	—	—
31	3,222	7,359	816	747	8,853	69	—	—	—	—
32	190	693	—	7	243	457	—	—	—	—
33	546	1,041	106	133	973	307	—	—	—	—
34	264	1,179	—	—	744	277	158	nil	207	nil.
35	203	1,474	—	—	945	346	183	—	—	—
36	420	2,073	406	—	2,106	292	81	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
MIDDLESEX—continued.						
1,957	1889	Second Bounds Green and Hornsey, Railway Hotel, Harringay, N.	10th	30 April -	44	1
(¹) 1,968	"	Stoke Newington Central Mutual - - -	—	—	—	2
2,002	1891	Enfield 996th Starr-Bowkett, Lancaster Hall, Silver-street, Enfield.	8th	31 January -	131	3
2,052	1895	Harringay and Hornsey, Railway Hotel, Harringay, N.	5th	31 December	63	4
(T.D.) 2,054	"	Friern Barnet and New Southgate, No. 2, District Council Office, Beaconsfield-road, Friern Barnet, N.	5th	- June -	- nil -	5
				Total - -	3,452	6
MONMOUTHSHIRE :						
21	1881	Monmouthshire and South Wales Permanent, 1, Friars Chambers, Dock-street, Newport.	30th	30 April -	615	7
29	1876	Newport, Pillgwenlly, and Maindee Permanent, Carlton Chambers, High-street, Newport.	24th	31 December	56	8
31	1880	Newport (Mon.) 315th Starr-Bowkett, 9, Tredegar-place, Newport.	19th	30 June -	88	9
32	1881	Abergavenny and Monmouthshire Permanent, Market-street Chambers, Market-street, Abergavenny.	18th	30 November	9	10
33	"	Second Newport (Mon.) and Pontypool and District 431st Starr-Bowkett, 9, Tredegar-place, Newport.	18th	31 August -	63	11
34	1882	Abertillery and District Starr-Bowkett, National School, Abertillery, R.S.O.	17th	30 June -	107	12
35	"	Ebbw Vale, Tredegar and District 559th Starr-Bowkett, Emllyn Coffee Palace, Ebbw Vale, R.S.O.	17th	31 December	158	13
38	1884	Abercarn, Risca and District 653rd Starr-Bowkett, Cloch Gobaith, Abercarn, Newport.	15th	1 March -	56	14
41	"	Abergavenny 679th Starr-Bowkett, 55A, Frogmore-street, Abergavenny.	15th	31 May -	146	15
42	"	Third Newport and Maindee 721st Starr-Bowkett, 9, Tredegar-place, Newport.	15th	31 October -	58	16
45	1887	Monmouthshire Valleys Permanent, Bridge-street, Abercarn, Newport.	12th	31 May -	23	17
47	"	Second Abergavenny 872nd Starr-Bowkett, 55A, Frogmore-street, Abergavenny.	12th	31 October -	179	18
49	1890	First Newport Model, Austin Friars Chambers, 26, Dock-street, Newport.	10th	31 December	125	19
52	1891	Pontypool Permanent, Town Hall, Pontypool -	8th	31 March -	91	20
53	1893	Third Abergavenny 1,007th Starr-Bowkett, 55A, Frogmore-street, Abergavenny.	7th	31 December	248	21
54	"	Ebbw Vale and District Perfect Thrift, Central Public Hall, Ebbw Vale, R.S.O.	6th	30 June -	399	22
56	1898	Western Valleys (Mon.) Permanent, Capital and Counties Bank, Victoria Buildings, Abercarn, Newport.	2nd	31 December	35	23
				Total - -	2,456	24
NORFOLK :						
13	1874	Norwich and East of England Permanent Mutual, 12, Chapel Field Gardens, Norwich.	51st	31 December	188	25
21	1892	Thetford, Norfolk, and Suffolk Mutual, 45, Earl-street, Thetford.	47th	29 April -	184	26
29	1875	Norwich and Norfolk Temperance and General Permanent, Queen-street, Norwich.	34th	31 July -	407	27
30	1874	Norfolk and Suffolk Permanent, Hall Quay Chambers, Great Yarmouth.	32nd	31 December	281	28
32a	1884	King's Lynn and West Norfolk Permanent, Market-square Chambers, King's Lynn.	28th	30 September	266	29
34	1876	Norwich 186th Starr-Bowkett, 27, Princes-street, Norwich.	23rd	1 May -	80	30
35	"	Great Yarmouth Temperance 31, Regent-street, Great Yarmouth.	23rd	30 September	196	31
36	"	Second Norwich 194th Starr-Bowkett, 27, Princes-street, Norwich.	23rd	31 October -	55	32

(¹) See Register Number 707, London

of Building Societies, for the Year 1899—continued.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,443	3,347	—	31	2,775	603	—	—	—	—
2	—	—	—	—	—	—	—	—	—	—
3	443	2,211	6	—	1,698	508	11	—	—	—
4	1,337	3,503	—	—	3,424	63	16	- nil -	236	- nil.
5	453	- nil -	- nil -	- nil -	nil -	- nil -	- nil -	—	—	—
6	140,670	131,298	76,119	11,026	204,280	13,714	449	—	24,578	—
7	33,257	57,121	29,890	9,448	92,981	3,478	—	- nil -	8,642	464
8	3,283	4,826	5,910	919	11,632	23	—	- nil -	1,537	- nil.
9	1,449	4,897	17	1,278	5,954	238	—	—	—	—
10	200	41	409	—	—	27	423	—	—	—
11	834	3,648	128	744	4,500	15	—	—	—	—
12	567	2,538	—	126	2,508	156	—	—	—	—
13	2,283	5,739	4	593	5,366	970	—	—	—	—
14	262	1,533	—	34	1,452	115	—	—	—	—
15	1,549	6,361	—	—	5,433	830	98	—	—	—
16	656	2,043	16	230	1,816	473	—	—	—	—
17	274	868	337	—	988	89	128	—	—	—
18	1,247	5,514	—	100	5,570	44	—	—	—	—
19	623	2,433	5	213	2,462	189	—	—	—	—
20	1,759	5,449	26	281	5,742	14	—	- nil -	338	- nil.
21	957	3,226	—	87	1,936	1,377	—	—	—	—
22	1,016	3,279	19	—	2,068	986	224	—	—	—
23	374	572	120	—	682	—	10	—	—	—
24	50,590	110,083	36,881	14,053	151,110	9,024	883	—	10,517	464
25	3,736	11,148	—	39	9,336	1,851	—	- nil -	328	- nil.
26	2,820	5,632	380	1,802	7,798	16	—	—	—	—
27	10,888	24,295	—	1,013	20,715	4,593	—	- nil -	6,437	562
28	4,195	6,874	5,433	1,302	12,218	1,391	—	- nil -	141	- nil.
29	7,186	9,083	4,113	663	11,047	2,812	—	- nil -	18	- nil.
30	930	6,756	—	43	6,260	539	—	—	—	—
31	7,536	9,790	4,500	188	11,812	2,666	—	—	—	—
32	1,011	5,067	—	119	4,661	525	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
NORFOLK—continued.						
38	1878	Third Norwich and District 230th Starr-Bowkett, 27, Princes-street, Norwich.	21st	30 April	118	1
44	1884	Fifth Norwich 695th Starr-Bowkett, 1, Bank-street, Norwich.	15th	6 April	22	2
48	1890	King's Lynn Oddfellows' Mutual Aid, Oddfellows' Hall, Purfleet-street, King's Lynn.	10th	31 December	35	3
49	1892	Cromer and District Mutual, Lecture Hall, Cross-street, Cromer.	7th	31 December	206	4
(a) (A.D.) 51	1893	Wymondham and District Mutual, The Schools, Town Green, Wymondham.	—	—	—	5
					Total - -	2,033
NORTHAMPTONSHIRE :						
8	1896	Peterborough Provincial, North House, New England, Peterborough.	39th	31 December	375	7
11	"	Kettering Permanent, Temperance Hall, Kettering.	30th	31 March	127	8
12	"	Northampton 141st Starr-Bowkett, 35, Wood-street, Northampton.	28th	31 December	122	9
13	"	144th Starr-Bowkett, 35, Wood-street, Northampton.	27th	30 June	99	10
14	1875	Third Northampton 176th Starr-Bowkett, 35, Wood-street, Northampton.	24th	31 October	80	11
15	1876	Wellingborough Investment and Ballot, Freeman's School House, Oxford-street, Wellingborough.	23rd	30 September	157	12
16	1878	Fourth Northampton 236th Starr-Bowkett, 35, Wood-street, Northampton.	21st	31 August	81	13
19	1879	Kettering 271st Starr-Bowkett, Dalkeith Chambers, Workhouse-lane, Kettering.	20th	31 October	74	14
20	1883	Daventry and District Permanent, The Moot Hall, Daventry.	16th	31 December	75	15
21	1884	Fifth Northampton 700th Starr-Bowkett, 35, Wood-street, Northampton.	15th	31 March	69	16
22	"	First Peterborough Richmond, Oriol House, New-road, Peterborough.	15th	30 April	223	17
25	1886	Rushden Richmond, Coffee Tavern, Rushden, R.S.O.	13th	31 October	56	18
26	1887	Kettering Richmond, Market-street Chambers, Kettering.	12th	31 March	nil	19
29	"	Rushden and District Mutual Model, Coffee Tavern, Rushden, R.S.O.	12th	13 June	229	20
30	"	Wellingborough Ballot and Sale Model, Freeman's School, Oxford Street, Wellingborough.	12th	5 July	140	21
(C.D.) 32	1888	First Northampton Economic, People's Café, Abington-street, Northampton.	11th	13 February	84	22
35	"	Northampton Conservative, 41, Abington-street, Northampton.	12th	31 December	496	23
36	1889	First Peterborough Model, 7A, Long Causeway, Peterborough.	10th	24 July	220	24
39	1893	Northampton United Permanent, Whitworth-chambers, George-row, Northampton.	6th	30 September	113	25
40	1897	City of Peterborough and District Permanent, Oriol House, 19, New-road, Peterborough.	2nd	31 December	50	26
					Total - -	2,870
NORTHUMBERLAND :						
47	1875	Northern Counties Permanent, 2, Market-street, Newcastle-on-Tyne.	49th	10 November	2,146	28
49	1874	Crown, 71, Westgate-road, Newcastle-on-Tyne	48th	31 December	372	29
55	1882	Elswick Permanent, Mechanics' Institute, Scotswood-road, Newcastle-on-Tyne.	39th	19 October	274	30
59	1875	Crown Permanent, Bank Chambers, Mosley-street, Newcastle-on-Tyne.	46th	31 December	273	31
62	"	Newcastle and Gateshead Permanent, 71, Westgate-road, Newcastle-on-Tyne.	45th	31 January	84	32
71	1880	Tynemouth Permanent, 15, Camden-street, North Shields.	44th	1 August	474	33
84	1883	North Northumberland, Lumsden's-lane, Market-place, Morpeth.	38th	6 April	139	34
85	1875	Walker, Wallsend, and Willington Permanent, Café, Wallsend, R.S.O.	38th	30 April	196	35
87	"	Newcastle-on-Tyne Permanent, 18, Grainger-street, Newcastle-on-Tyne.	38th	13 November	847	36

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part. III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,625	7,667	—	514	6,915	1,266	—	—	—	—
2	76	177	—	50	172	55	—	—	—	—
3	272	459	69	65	431	162	—	—	—	—
4	1,084	3,932	—	12	3,508	436	—	—	—	—
5	—	—	—	—	—	—	—	—	—	—
6	40,859	90,880	14,495	5,810	94,873	16,312	—	—	6,924	562
7	6,491	9,998	11,368	1,809	22,052	1,123	—	—	—	—
8	3,088	5,258	—	19	4,999	278	—	—	—	—
9	2,675	6,620	—	365	6,014	971	—	—	—	—
10	1,521	2,864	—	270	2,805	329	—	—	—	—
11	1,226	6,885	44	595	6,869	655	—	—	—	—
12	7,022	9,326	6,753	867	16,939	7	—	- nil -	- nil -	227
13	912	5,875	160	—	5,407	382	246	—	—	—
14	1,249	4,368	—	1,399	5,434	333	—	—	—	—
15	1,663	2,954	25	176	2,543	612	—	—	—	—
16	730	2,405	16	—	1,777	578	66	—	—	—
17	1,825	9,988	—	713	10,298	403	—	—	—	—
18	793	3,575	2	256	3,258	575	—	—	—	—
19	902	- nil -	- nil -	- nil -	- nil -	- nil -	- nil -	—	—	—
20	730	5,099	15	373	5,132	355	—	—	—	—
21	542	3,519	25	—	3,108	243	193	- nil -	- nil -	376
22	786	29	—	—	—	29	—	—	—	—
23	13,164	18,184	10,175	1,563	29,921	1	—	—	—	—
24	1,722	7,462	—	465	6,159	1,768	—	—	—	—
25	4,267	2,915	718	—	3,297	289	47	—	—	—
26	3,859	2,016	3,000	—	4,876	108	32	—	—	—
27	55,167	109,340	32,301	8,870	140,888	9,039	584	—	—	603
28	125,948	298,598	35,576	12,064	334,820	11,418	—	25,215	10,295	- nil.
29	24,712	42,259	143	3,807	44,212	1,997	—	—	—	—
30	5,276	21,100	—	2,600	22,956	744	—	—	—	—
31	14,218	32,313	—	2,891	33,807	1,397	—	—	—	—
32	4,135	7,162	33	257	6,755	697	—	- nil -	360	- nil.
33	18,574	36,447	16	1,349	37,302	510	—	- nil -	2,074	- nil.
34	3,903	11,248	2	366	10,192	1,424	—	—	—	—
35	7,455	11,427	4,727	—	14,637	1,517	—	- nil -	2,927	- nil.
36	106,410	234,333	9,365	14,308	256,979	1,027	—	47,091	1,160	- nil.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
NORTHUMBRELAND—continued.						
98	1875	Sun, 71, Westgate-road, Newcastle-on-Tyne -	38th	31 December	94	1
91	1889	Second Tyneside and Northern District Permanent, 1, Newgate-street, Newcastle-on-Tyne.	37th	23 February	84	2
94	1875	Exchange, 1858, 71, Westgate-road, Newcastle-on-Tyne.	41st	31 May -	152	3
98	1876	Royal Permanent, Victoria Chambers, 21, Grainger-street West, Newcastle-on-Tyne.	36th	31 May -	55	4
100	1875	St. John, 71, Westgate-road, Newcastle-on-Tyne -	39th	30 September	85	5
100a	1881	Prince of Wales Permanent, 1, Newgate-street, Newcastle-on-Tyne.	36th	22 May -	163	6
101	1875	Grainger Permanent, 16, Market-street, Newcastle-on-Tyne.	36th	16 October -	612	7
103	1878	Universal Permanent, 13, Grey-street, Newcastle-on-Tyne.	35th	13 January -	596	8
105	1875	Monarch Permanent, 54, Westgate-road, Newcastle-on-Tyne.	35th	31 March -	3	9
108	1884	Newcastle Perpetual, 110, Pilgrim-street, Newcastle-on-Tyne.	35th	9 October -	21	10
112	1875	Percy, 6, Market-street, Newcastle-on-Tyne -	34th	30 June -	536	11
114	1882	Town and County Permanent, 1, Dean-street, Newcastle-on-Tyne.	34th	2 June -	55	12
117	1875	Star, 1860, 71, Westgate-road, Newcastle-on-Tyne	40th	31 December	80	13
119	"	General Permanent, 39, Saville-street, North Shields	33rd	31 March -	262	14
121	"	Union Permanent, 86, Pilgrim-street, Newcastle-on-Tyne.	33rd	13 May -	92	15
124a	1896	St. Andrew's Permanent, 21, Pilgrim-street, Newcastle-on-Tyne.	32nd	6 November	462	16
128	"	Northumbria Permanent, 10, Bridge-street, Blyth	31st	31 March -	285	17
129	1875	St. Nicholas Permanent, 42, Mosley-street, Newcastle-on-Tyne.	31st	3 July -	1	18
130	1881	Rock Permanent, 59, Northumberland-street, Newcastle-on-Tyne.	35th	31 December	386	19
131	1880	North Eastern Permanent, 10, Royal Arcade, Newcastle-on-Tyne.	30th	31 March -	164	20
135	1875	Royal Arcade Permanent, 12, Grey-street, Newcastle-on-Tyne.	29th	25 February	527	21
137	1896	Hexham Permanent, Bank Chambers, Beaumont-street, Hexham.	29th	31 May -	150	22
146	"	Haltwhistle Permanent, Town Hall, Haltwhistle, Carlisle.	27th	31 December	77	23
147	"	Collingwood Permanent, 20, Collingwood-street, Newcastle-on-Tyne.	26th	17 October -	64	24
148	"	Blyth and Morpeth District Permanent, 1, Bridge-street, Blyth.	26th	10 November	195	25
149	1875	Bedlingtonshire Permanent, Bridge-street, Morpeth.	25th	14 August -	89	26
151	"	North Shields Permanent, 75, Howard-street, North Shields.	24th	31 March -	367	27
154	"	Earl Grey Permanent, 12 and 13, County Chambers, Westgate-road, Newcastle-on-Tyne.	24th	20 June -	30	28
156	"	Northern Home Permanent, 1, Union Chambers, 32, Grainger-street West, Newcastle-on-Tyne.	24th	12 April -	52	29
157	"	North Shields Standard Permanent, Howard-street, North Shields.	24th	7 August -	252	30
158	"	Newcastle Portland Permanent, 55, Pilgrim-street, Newcastle-on-Tyne.	24th	20 September	332	31
159	1876	Newcastle-on-Tyne Globe Permanent, 32, Grainger-street West, Newcastle-on-Tyne.	24th	31 December	102	32
161	"	Tynemouth Eligible Permanent, 85 and 86, Howard-street, North Shields.	23rd	31 March -	143	33
162	"	Armstrong Permanent, 50, Grey-street, Newcastle-on-Tyne.	23rd	30 June -	110	34
(I.D.) 164	1877	North Shields United Permanent, 85, Howard-street, North Shields.	22nd	14 November	49	35
(I.D.) 166	1881	Wallsend, Walker, and Willington 474th Starr-Bowkett, Wallsend Café, Wallsend, R.S.O.	18th	31 December	114	36
167	1892	Newcastle-on-Tyne Imperial, Cross House, 54, Westgate-road, Newcastle-on-Tyne.	18th	31 December	70	37
168	"	Newcastle-on-Tyne 489th Starr-Bowkett, 50, Grey-street, Newcastle-on-Tyne.	17th	10 March -	97	38
170	1883	City of Newcastle, 11, Pilgrim-street, Newcastle-on-Tyne.	16th	31 December	129	39

of Building Societies, for the Year 1899—*continued*.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	4,547	9,145	47	158	9,164	186	—	- nil -	410	- nil.
2	2,556	9,621	—	186	9,626	181	—	- nil -	760	- nil.
3	7,512	12,239	48	984	12,728	543	—	—	—	—
4	88	4,938	—	—	13	307	4,618	—	—	—
5	1,568	8,262	29	—	7,941	350	—	- nil -	650	- nil.
6	9,344	19,357	—	726	19,871	212	—	- nil -	1,042	- nil.
7	33,749	102,689	—	8,744	107,043	4,390	—	33,230	- nil -	3,785
8	67,648	126,623	—	10,164	134,922	1,865	—	11,241	- nil -	- nil.
9	30,842	122	2,129	—	1,863	126	262	—	—	—
10	2,174	6,701	44	457	6,587	615	—	—	—	—
11	19,389	54,833	651	1,060	54,810	1,734	—	—	—	—
12	5,280	9,035	2,948	—	6,563	4,139	1,281	- nil -	50	240
13	4,091	8,213	404	941	9,558	—	—	—	—	—
14	29,720	60,794	49	664	60,151	1,356	—	- nil -	420	578
15	8,023	23,697	67	400	23,174	990	—	—	—	—
16	50,475	73,100	—	4,635	73,415	4,320	—	11,955	7,582	253
17	9,236	31,224	—	1,356	32,363	217	—	- nil -	6,118	- nil.
18	670	15	260	—	—	188	87	—	—	—
19	50,026	117,906	72	11,449	128,877	550	—	12,638	- nil -	- nil.
20	14,567	19,960	17	3,377	23,063	291	—	—	—	—
21	41,819	87,661	216	4,614	92,288	203	—	—	—	—
22	7,299	11,667	604	317	12,588	—	—	—	—	—
23	1,463	5,558	—	96	5,476	178	—	—	—	—
24	5,432	9,665	70	124	9,813	46	—	- nil -	440	- nil.
25	5,313	2,807	12,644	1,062	15,799	514	—	- nil -	3,374	1,393
26	2,158	5,789	—	203	4,685	1,307	—	—	—	—
27	20,204	52,532	—	2,227	52,689	2,070	—	- nil -	4,923	- nil.
28	863	2,389	57	51	1,672	825	—	—	—	—
29	6,424	6,881	—	273	5,561	1,593	—	—	—	—
30	11,397	27,578	296	2,975	30,849	—	—	—	—	—
31	8,808	13,923	150	851	14,904	20	—	—	—	—
32	6,972	10,988	—	1,282	10,878	1,392	—	—	—	—
33	9,938	14,572	1,537	135	16,165	79	—	—	—	—
34	3,197	10,072	18	1,048	10,271	867	—	—	—	—
35	1,768	1,452	—	—	898	215	339	- nil -	408	- nil.
36	890	552	—	66	—	618	—	—	—	—
37	10,730	16,108	1,597	728	17,267	1,166	—	—	—	—
38	1,437	5,385	—	892	6,014	263	—	- nil -	270	34
39	8,728	18,428	1,000	471	19,717	182	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.
NORTHUMBERLAND—continued.					
171	1883	Borough of Tynemouth United Starr-Bowkett, 58, Bedford-street, North Shields.	16th	31 October -	296
172	1884	Walker and Byker Industrial Permanent, Mechanics' Institute, Walker, R.S.O.	16th	9 November	78
173	"	Blyth 682nd Starr-Bowkett, Old Post Office, Bridge-street, Blyth.	15th	25 July -	268
177	1887	Tynemouth Victoria Jubilee Permanent, 43, Howard-street, North Shields.	12th	9 March -	165
180	1888	Second Blyth 913th Starr-Bowkett, Old Post Office, Bridge-street, Blyth.	11th	30 June -	344
182	"	First Byker and Heaton Perfect Thrift, 115, Shields-road, Byker, Newcastle-on-Tyne.	11th	27 November	267
184	1889	First Newcastle-on-Tyne Economic, 63, Grey-street, Newcastle-on-Tyne.	11th	13 November	175
185	"	North Shields and District Peers' Economic, 7, Hylton-terrace, North Shields.	11th	28 December	194
187	"	Shields, Whitley, and District Amalgamated Model, 30, Howard-street, North Shields.	10th	26 April -	149
191	"	South Newcastle-on-Tyne 958th Starr-Bowkett, 34, Blackett-street, Newcastle-on-Tyne.	10th	31 August -	84
192	"	Benwell and District Model, 14, Choppington-street, Newcastle-on-Tyne.	10th	31 October -	216
194	"	Heaton, Byker, and Elswick Model, 86, Shields-road, Byker, Newcastle-on-Tyne.	10th	31 December	222
195	1890	North Shields Tynemouth and District Perfect Thrift, 97, Howard-street, North Shields.	9th	30 September	101
197	1891	Blyth Second Model, 10, Waterloo-road, Blyth	9th	31 December	209
198	"	Second Byker and Heaton Perfect Thrift, 115, Shields-road, Byker, Newcastle-on-Tyne.	8th	28 February	225
199	"	First Blyth and District Peers' Economic, 16, Waterloo-road, Waterloo, Blyth.	9th	31 December	280
200	"	Newcastle-upon-Tyne West End Economic, 33, Normanton-terrace, Newcastle-on-Tyne.	8th	21 January -	273
(U.) 203	"	Second Shields and Whitley Model, 30, Howard-street, North Shields.	8th	27 April -	141
208	1892	North Shields, Willington Quay and District Second Economic, 7, Hylton-terrace, North Shields.	7th	29 May -	350
210	"	Haltwhistle and District Economic, Main-street, Haltwhistle, Carlisle.	7th	24 November	341
218	1895	North Shields Mercantile Permanent, 33, Saville-street, North Shields.	5th	31 December	144
220	"	Hawthorn Permanent, 4, New Bridge-street, Newcastle-on-Tyne.	5th	31 December	29
221	1896	Old Post Office Permanent, Old Post Office, Bridge-street, Blyth.	3rd	31 December	53
Total - -					16,546
NOTTINGHAMSHIRE :					
2	1881	Nottingham Permanent, 46, Bridlesmith-gate, Nottingham.	49th	30 April -	3,207
12	1893	Nottingham and Midland Counties Permanent, Berlin Chambers, Lister-gate, Nottingham.	45th	31 March -	116
24	1879	Newark-upon-Trent Permanent, 40, Barnby-gate, Newark.	31st	31 December	33
25	1875	Mansfield, Mechanics' Institute, Mansfield - -	30th	31 December	448
26	1896	Working Men's Mutual, Castle Hut Inn, Castle-road, Nottingham.	27th	31 December	128

(¹) This Society has united with the Shields, Whitley, and District Amalgamated Model Building Society (Register Number 187, Northumberland).

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	3,664	14,926	3	1,311	15,576	664	—	—	—	—
2	3,690	4,886	12	305	5,203	—	—	—	—	—
3	4,964	9,233	7,220	202	16,440	215	—	—	—	—
4	7,410	11,873	—	254	11,854	273	—	—	—	—
5	2,193	8,312	166	7	8,477	8	—	—	—	—
6	1,820	5,288	10	514	5,516	296	—	—	—	—
7	580	4,463	23	513	4,927	12	—	—	—	—
8	1,676	6,860	987	191	8,025	13	—	—	—	—
9	629	3,667	3	118	3,498	290	—	nil	312	nil
10	683	2,113	—	26	1,989	150	—	—	—	—
11	1,940	7,128	—	343	7,177	294	—	—	—	—
12	829	5,530	37	366	5,023	910	—	—	—	—
13	261	2,088	—	—	1,880	157	51	—	—	—
14	558	3,507	—	134	3,453	188	—	—	—	—
15	717	3,244	—	44	3,167	121	—	—	—	—
16	1,153	4,256	253	—	4,217	203	89	—	—	—
17	1,578	5,713	—	224	5,785	152	—	—	—	—
18	492	2,296	—	102	2,113	285	—	—	—	—
19	1,924	4,017	1,337	354	5,696	12	—	—	—	—
20	1,622	5,089	—	232	5,020	301	—	—	—	—
21	28,545	24,979	5,846	188	30,952	61	—	—	—	—
22	693	1,007	580	—	1,504	66	17	—	—	—
23	3,120	3,117	800	—	3,647	235	35	—	—	—
24	887,735	1,840,700	92,093	105,786	1,972,065	59,735	6,779	141,370	43,575	6,283
25	108,118	207,733	37,531	11,428	229,365	27,327	—	13,577	175	nil.
26	4,042	5,880	270	1,934	6,929	655	—	nil	200	nil.
27	129	1,375	—	471	1,305	541	—	nil	322	nil.
28	9,524	24,348	1,629	1,366	25,111	2,282	—	—	—	—
29	3,211	5,898	—	1,867	7,176	589	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
NOTTINGHAMSHIRE—continued.						
(C.D.) 26a	1887	Nottingham and Nottinghamshire Working Men's Mutual, New's House, St. James-street, Nottingham.	25th	30 April -	38	1
27	1875	Basford Mutual, Tram Terminus Cafe, Radford-road, Old Basford, Nottingham.	26th	31 December	115	2
29	1876	Hucknall Torkard Permanent, Public Hall, Hucknall Torkard, Nottingham.	23rd	30 April -	36	3
32	1877	Heathcote Mutual Permanent, People's Hall, Nottingham.	23rd	31 December	140	4
34	1880	Beeston Mutual Permanent, Church-street Board Schools, Beeston, Nottingham.	19th	14 March -	98	5
41	1882	Retford 556th Starr-Bowkett, Brook House Retford.	17th	31 December	29	6
(I.D.) 44	1886	Nottingham Central, Belgrave Chambers, Goldsmith-street, Nottingham.	13th	30 June -	—	7
61	1891	Stapleford Model, Church Walk School, Stapleford, Nottingham.	8th	14 October -	255	8
53	1899	Amalgamated Society of Carpenters and Joiners, Nottingham, 8, Marple-street, Nottingham.	1st	31 December	150	9
Total - -					4,793	10
OXFORDSHIRE :						
8	1884	Henley-on-Thames and District 685th Starr-Bowkett, Coffee House, Market-place, Henley-on-Thames.	15th	31 March -	104	11
(C.D.) 10	1888	Oxford 935th Starr-Bowkett, Oxford Café, 4, Castle-street, Oxford.	11th	31 December	25	12
11	"	Deddington, Heyford, and Aston Permanent, Mr. G. Coggins, Hudson-street, Deddington, Oxford.	11th	30 November	4	13
12	1891	Oxford and District Perfect Thrift, St. Michael's School, New Inn Hall-street, Oxford.	8th	30 November	351	14
Total - -					484	15
RUTLANDSHIRE :						
(I.D.) 2	1885	Rutland Richmond, High-street, Oakham - -	14th	31 August -	100	16
SHROPSHIRE :						
2	1875	Salop Town and County Permanent, 26A, St. John's-hill, Shrewsbury.	24th	31 December	64	17
3	1882	Shrewsbury 502nd Starr-Bowkett, Working Men's Hall, Shrewsbury.	17th	31 March -	173	18
7	1885	First Shrewsbury Richmond, 8, St. Mary's-street, Shrewsbury.	13th	31 December	37	19
8	"	Oswestry Richmond, 47, Willow-street, Oswestry -	14th	31 May -	78	20
10	1887	Ludlow and District 859th Starr-Bowkett, 137, Corve-street, Ludlow.	12th	31 May -	121	21
11	1888	Permanent Salopian, Music Hall Buildings, The Square, Shrewsbury.	33rd	30 June -	91	22
12	1889	Whitchurch Model, Working Men's Hall, Whitchurch.	10th	10 April -	225	23
14	"	Shrewsbury Economic, 1, Pride Hill-chambers, Shrewsbury.	10th	10 October -	200	24
15	1891	Whixall and Wem Model, Undenominational School, Whixall, Whitchurch.	8th	7 October -	234	25
Total - -					1,223	26
SOMERSETSHIRE :						
12	1875	Langport and Mid-Somerset, The Hill, Langport, R.S.O.	50th	1 March -	525	27
16	1899	Bath, Somerset, Gloucester, and Wilts Permanent Mutual, 14, Bladud-buildings, Bath.	49th	28 February -	861	28
20	1884	Mutual Permanent, St. Mary-street, Bridgwater -	48th	31 December	91	29
24	1877	Shepton Mallet Permanent, 27, Peter-street, Shepton Mallet.	46th	31 March -	362	30
28	1896	Yeovil and Sherborne Permanent, 8, Prince street, Yeovil.	43rd	31 December	127	31

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	223	1,643	—	778	2,272	149	—	—	—	—
2	11,057	2,347	10,146	651	11,934	1,210	—	—	—	—
3	472	1,343	—	103	1,421	25	—	—	—	—
4	3,207	8,902	—	4,978	12,933	947	—	—	—	—
5	1,008	5,350	—	136	5,210	276	—	—	—	—
6	313	1,591	—	15	872	734	—	—	—	—
7	nil	448	8	—	—	250	206	—	—	—
8	1,469	4,923	—	481	4,463	941	—	—	—	—
9	299	267	—	3	—	270	—	—	—	—
10	143,075	271,548	49,584	24,211	308,991	36,146	206	13,577	697	—
11	2,477	10,971	—	598	10,982	587	—	—	—	—
12	304	239	—	49	336	12	—	—	—	—
13	24	—	193	57	250	—	—	—	—	—
14	1,517	5,661	26	17	4,810	894	—	—	—	—
15	4,322	16,931	219	721	16,378	1,493	—	—	—	—
16	422	2,129	—	—	2,089	31	9	nil	nil	210
17	2,126	2,697	3,147	445	6,162	127	—	nil	nil	3,100
18	2,246	9,262	—	212	9,428	46	—	—	—	—
19	422	1,997	—	151	1,720	428	—	nil	nil	58
20	1,160	5,665	—	562	5,638	589	—	—	—	—
21	423	3,378	152	134	3,314	350	—	—	—	—
22	3,651	8,255	—	706	8,097	864	—	—	—	—
23	686	3,859	2	421	4,162	120	—	—	—	—
24	1,188	5,384	4	316	5,259	445	—	—	—	—
25	489	2,412	—	14	1,609	817	—	—	—	—
26	12,391	42,909	3,305	2,961	45,389	3,786	—	—	—	3,158
27	9,026	15,296	21,451	—	34,272	1,072	1,403	nil	13,530	558
28	16,012	25,583	6,158	970	30,925	1,786	—	—	—	—
29	8,300	8,490	10,115	1,673	14,614	5,669	—	nil	1,560	nil.
30	8,859	11,520	4,045	1,315	16,880	—	—	—	—	—
31	2,203	5,656	—	926	4,052	2,530	—	nil	1,009	96

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
SOMERSETSHIRE—continued.						
29	1896	Wellington, Wiveliscombe, Milverton, and West of England Permanent, Wellington.	43rd	31 December	142	1
30	1883	Taunton and West of England Perpetual, 3, Hammet-street, Taunton.	42nd	31 August	520	2
31	1878	Frome Selwood Permanent, 21, King-street, Frome.	39th	31 March	398	3
34	1896	West of England and South Wales Permanent, Cornhill, Bridgwater.	34th	30 September	128	4
35	1875	British Workman and General, 3, Wood-street, Bath.	33rd	11 December	621	5
36	1896	Equitable, 12, Hammet-street, Taunton.	32nd	25 March	316	6
37	1895	Bath and County Conservative, Broad-street, Bath.	30th	28 February	344	7
38	1893	Bath Liberal Permanent Mutual, 3, Paragon, Bath.	30th	31 December	789	8
(I.D.) 40	1876	Weston-super-Mare Mutual Permanent, 46, Waterloo-street, Weston-super-Mare.	26th	30 September	48	9
41	1875	Bristol and Somerset Permanent, 6 and 7, St. Stephen-street, Bristol.	26th	30 November	5	10
43	1878	Bath and District, 7, Abbey Chambers, York-street, Bath.	21st	6 February	83	11
45	1880	Crewkerne and District 310th Starr-Bowkett, Market-square, Crewkerne.	19th	30 June	87	12
48	1881	Chard and District 456th Starr-Bowkett, Fore-street, Chard.	18th	30 November	100	13
49	"	Second Crewkerne and Yeovil 465th Starr-Bowkett, Market-square, Crewkerne.	18th	31 December	81	14
(C.D.) 50	1882	Wells and District 470th Starr-Bowkett, Town Hall, Wells.	18th	31 December	14	15
51	1883	Somerton, Street, and District 594th Starr-Bowkett, Town Hall, Somerton.	16th	31 May	257	16
55	1884	First Taunton 690th Starr-Bowkett, 10, Hammet-street, Taunton.	15th	8 August	147	17
56	"	Third Crewkerne and Yeovil 703rd Starr-Bowkett, Market-square, Crewkerne.	15th	31 July	106	18
57	"	Weston-super-Mare 748th Starr-Bowkett, The Boulevard, Weston-super-Mare.	14th	31 January	279	19
58	1885	Frome and District, Mechanics' Institute, Frome	14th	28 February	67	20
60	"	Second Taunton 790th Starr-Bowkett, 10, Hammet-street, Taunton.	14th	18 July	117	21
62	1886	Third Taunton 818th Starr-Bowkett, 10, Hammet-street, Taunton.	13th	11 September	165	22
63	1887	Second Weston-super-Mare and District 839th Starr-Bowkett, Boulevard Chambers, Weston-super-Mare.	13th	31 December	336	23
65	1888	Fourth Taunton 905th Starr-Bowkett, 10, Hammet-street, Taunton.	11th	24 June	158	24
66	"	Minehead and District 906th Starr-Bowkett, Caprera House, The Avenue, Minehead, R.S.O.	11th	30 June	102	25
67	"	Wellington and District 921st Starr-Bowkett, Town-hall Chambers, Wellington.	11th	31 July	219	26
70	1889	Bridgwater Model, 6, King's-square, Bridgwater	10th	28 August	223	27
73	1891	City of Bath Perfect Thrift, 6, New King-street, Bath.	8th	30 April	386	28
74	"	Second Chard and District 987th Starr-Bowkett, Fore-street, Chard.	8th	31 March	329	29
75	1898	Third Frome and District, Mechanics' Institute, Frome.	2nd	31 December	85	30
Total - -					8,618	31
STAFFORDSHIRE:						
23	1875	Wolverhampton Freeholders' Permanent, 79, Lichfield-street, Wolverhampton.	50th	7 August	655	32
39	1876	North Staffordshire Permanent £50, 7, Old Hall-street, Hanley.	49th	30 June	261	33
43	"	Newcastle-under-Lyme and District United, 2, Queen-street, Newcastle-under-Lyme.	49th	31 December	200	34
47	1875	Newcastle-under-Lyme, 48, Ironmarket, Newcastle-under-Lyme.	49th	31 December	174	35
54	1885	Burslem and Tunstall Permanent £50, Brick-house-street, Burslem.	48th	30 April	1,325	36
58	1886	Brierley Hill and Stourbridge Incorporated, 106, High-street, Brierley Hill.	48th	31 December	168	37

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 7.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	5,296	13,893	81	355	13,823	506	—	nil	837	nil.
2	30,449	37,458	41,011	3,927	79,441	2,955	—	nil	3,614	3,625
3	16,017	9,557	14,012	1,933	23,673	1,829	—	—	—	—
4	2,844	8,141	16	1,935	9,015	1,077	—	nil	1,165	nil.
5	12,438	39,738	—	2,734	37,913	4,559	—	nil	2,616	139
6	39,668	19,555	50,515	9,069	77,394	1,745	—	nil	3,715	670
7	6,112	14,905	44	664	15,599	14	—	nil	1,375	nil.
8	14,050	55,517	4,585	2,097	46,087	2,112	—	—	—	—
9	3,946	4,970	—	2,119	5,854	1,235	—	nil	nil	1,620
10	317	203	555	30	775	13	—	—	—	—
11	413	2,902	503	542	5,828	119	—	nil	47	nil.
12	1,021	4,174	—	294	4,115	353	—	nil	1,762	nil.
13	1,217	4,342	—	14	4,293	63	—	—	—	—
14	979	3,743	—	276	3,782	237	—	nil	nil	286
15	317	387	—	100	475	12	—	—	—	—
16	2,381	8,106	—	488	7,329	265	—	nil	nil	217
17	1,248	4,038	—	5	3,814	229	—	—	—	—
18	802	2,819	—	—	2,340	447	32	—	—	—
19	2,134	8,042	6	1,031	8,656	423	—	nil	nil	132
20	750	1,519	—	879	2,278	120	—	—	—	—
21	1,099	3,004	—	5	2,923	86	—	nil	nil	31
22	1,002	3,696	—	—	3,551	32	113	—	—	—
23	2,331	8,269	12	932	8,218	995	—	—	—	—
24	1,081	2,795	—	—	2,665	97	33	—	—	—
25	302	1,569	—	—	1,265	201	103	—	—	—
26	955	3,948	—	323	3,991	280	—	—	—	—
27	965	2,783	—	285	2,923	145	—	—	—	—
28	1,668	5,512	—	20	4,851	681	—	—	—	—
29	1,208	3,447	—	—	2,958	343	146	—	—	—
30	496	661	—	10	569	102	—	—	—	—
31	197,906	326,238	153,109	34,956	479,141	33,332	1,830	—	31,280	7,374
32	41,600	53,446	30,242	4,257	87,881	64	—	nil	nil	668
33	6,552	6,548	8,516	967	15,899	132	—	nil	8,945	nil.
34	4,699	8,804	2,122	279	11,170	35	—	nil	1,800	nil.
35	2,432	7,095	1,019	500	7,646	968	—	nil	547	1,396
36	28,493	53,365	2,035	7,296	62,665	31	—	nil	3,620	nil.
37	2,071	5,246	—	763	3,842	2,167	—	nil	nil	924

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
STAFFORDSHIRE—continued.						
60	1887	Tunstall, Goldenhill, Kidsgrove, and Talk-o'-th'-Hill £50 Permanent, Town Hall Chambers, Amicable-street, Tunstall, Stoke-on-Trent.	47th	31 May -	609	1
61	1888	Wednesbury, 1, Russell-street, Wednesbury -	46th	4 September	580	2
68	1890	Tamworth Permanent, Town Hall, Tamworth -	45th	28 February	292	3
71	1875	Staffordshire Potteries Economic Permanent, 7, Birch-terrace, Hanley.	45th	31 August -	347	4
75	1879	Leek and Moorlands, 15, Stockwell-street, Leek -	43rd	31. December	3,530	5
(I.D.) 81	1891	Eccleshall Permanent, Stafford-street, Eccleshall	41st	31 August -	19	6
84	1896	Uttoxeter, Town Hall, Uttoxeter - - -	40th	1 November	127	7
87	"	Newcastle-under-Lyme Mutual, Lloyd's Bank Chambers, Ironmarket, Newcastle-under-Lyme.	39th	31 December	184	8
88	1875	Longton Mutual Permanent, Anchor Chambers, Market-street, Longton.	37th	30 September	205	9
90	1884	Leek United Permanent, 43, Saint Edward-street, Leek.	37th	31 December	1,600	10
91	1896	Walsall Mutual, Estate Offices, 15, Leicester-street, Walsall.	36th	28 February	574	11
92	1877	Stone New Freehold, Christ Church Parish-room, Stone.	35th	28 February	159	12
93	1875	North Staffordshire Permanent Economic, 9, Brunswick-street, Newcastle-under-Lyme.	35th	21 February	662	13
97	1889	Mechanics' Permanent, Pall Mall, Hanley - -	35th	22 April -	289	14
99	1878	Star Mutual Permanent, 1, Fountain - place, Burslem.	34th	27 March -	258	15
106	1891	Stafford Permanent, 1, Martin-street, Stafford -	32nd	28 February	316	16
109	1896	Town and Country Permanent, Mr. C. D. Heaton's Office, Burslem.	31st	31 December	217	17
116	1889	Fenton Mutual Permanent, 103, High - street, Fenton, Stoke-on-Trent.	28th	31 August -	184	18
121	1875	County of Stafford Permanent, Queen's Chambers, Commerce-street, Longton.	25th	31 December	246	19
130	1877	Wolverhampton and District Permanent, 41, Lichfield-street, Wolverhampton.	23rd	31 December	1,552	20
131	"	Stafford Railway Permanent, 9, St. Mary's Grove, Stafford.	22nd	31 October -	108	21
136	1879	Walsall 254th Starr-Bowkett, 81, Bridge - street, Walsall.	20th	31 May -	145	22
(I.D.) 142	1881	Burton-on-Trent 379th Starr-Bowkett, 10, Borough-road, Burton-on-Trent.	18th	28 February	nil	23
144	"	Second Wolverhampton and District 419th Starr-Bowkett, 5, Queen-street, Wolverhampton.	18th	29 July -	66	24
148	1882	Etruscan Permanent, Etruscan House, 25, Bond-street, Burslem.	17th	10 June -	93	25
150	1883	Second Walsall and District 608th Starr-Bowkett, 81, Bridge-street, Walsall.	16th	30 June -	174	26
154	1884	First Burton-on-Trent Richmond, Temperance Hall, Union-street, Burton-on-Trent.	15th	13 October -	88	27
157	1886	Burton-on-Trent Safety Mutual, 181, Station-street, Burton-on-Trent.	13th	31 March -	87	28
158	"	Wednesbury and Willenhall Starr-Bowkett, Bank Chambers, Bridge-street, Wednesbury.	18th	31 May -	112	29
(I.D.) 163	1887	Lichfield Victoria, Tamworth-street, Lichfield -	12th	31 March -	80	30
167	1888	Second Burton-on-Trent Richmond, Bridge-chambers, Burton-on-Trent.	11th	29 September	51	31
168	"	Rowley Regis and District, Mr. T. Cooksey, Hales-owen-road, Old Hill.	11th	30 September	270	32
169	1889	First Wolverhampton Richmond, 89, Darlington-street, Wolverhampton.	11th	30 September	86	33
170	"	First Handsworth 945th Starr-Bowkett, 9, Wret-ham-road, Handsworth, Birmingham.	10th	28 February	322	34
171	"	Walsall, Bloxwich and District 957th Starr-Bowkett, 2A, Bridge-street, Walsall.	10th	30 June -	205	35
174	"	First Wolverhampton Cobden, 84, Darlington-street, Wolverhampton.	10th	18 November	331	36
177	1890	Handsworth Perfect Thrift, 141, Soho-road, Handsworth, Birmingham.	9th	26 June -	326	37
178	"	Longton Phoenix, 24z, Stafford-street, Longton -	9th	13 April -	45	38

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	12,321	23,632	11	3,822	27,375	90	—	- nil -	230	- nil.
2	13,695	32,141	6,104	2,635	38,625	2,255	—	- nil -	1,142	- nil.
3	5,260	14,649	—	2,631	15,395	1,885	—	—	—	—
4	14,071	12,349	9,599	596	22,522	22	—	- nil -	200	- nil.
5	124,443	405,535	405	34,138	390,347	49,731	—	82,003	- nil -	- nil.
6	592	222	—	107	239	90	—	—	—	—
7	4,001	3,620	395	477	4,485	7	—	- nil -	- nil -	324
8	2,780	6,952	—	1,291	7,654	589	—	- nil -	2,164	- nil.
9	15,170	10,266	22,480	1,761	34,484	23	—	- nil -	- nil -	1,554
10	58,668	115,300	—	11,823	124,871	2,252	—	11,598	959	1,072
11	16,169	32,158	—	1,134	31,261	2,031	—	—	—	—
12	2,676	6,272	1,908	121	7,765	536	—	- nil -	- nil -	131
13	21,133	20,683	24,964	358	45,346	659	—	- nil -	- nil -	622
14	4,653	10,372	10	2,372	10,142	2,612	—	- nil -	2,050	707
15	6,894	10,005	7,575	3,156	20,567	169	—	- nil -	- nil -	626
16	12,684	15,443	19,029	1,551	32,786	3,237	—	- nil -	1,575	659
17	5,059	3,642	7,370	1,646	12,429	229	—	- nil -	- nil -	170
18	5,241	4,759	6,805	50	11,486	128	—	- nil -	278	- nil.
19	19,251	16,166	27,557	2,734	36,062	4,395	—	15,382	5,040	4,695
20	43,778	47,286	45,601	3,848	88,672	8,063	—	—	—	—
21	3,925	5,955	6,747	248	11,899	1,051	—	—	—	—
22	6,666	11,892	10,975	2,725	23,100	2,492	—	- nil -	- nil -	2,445
23	133	—	62	15	62	15	—	—	—	—
24	1,073	4,094	72	725	3,997	894	—	—	—	—
25	3,232	1,823	4,737	190	6,149	601	—	—	—	—
26	3,325	8,980	3,830	1,695	14,334	171	—	- nil -	- nil -	471
27	1,227	5,654	—	714	5,993	375	—	—	—	—
28	1,220	3,547	7	1,106	4,299	361	—	—	—	—
29	398	2,373	932	191	3,372	124	—	- nil -	- nil -	2,265
30	- nil -	551	21	—	382	190	—	—	—	—
31	574	2,165	—	48	1,873	340	—	—	—	—
32	2,965	6,884	310	100	7,293	1	—	—	—	—
33	29	2,694	463	129	2,214	1,072	—	—	—	—
34	3,067	10,949	176	293	11,418	—	—	—	—	—
35	797	3,083	37	181	2,145	1,156	—	- nil -	211	- nil.
36	1,740	5,765	4	609	5,269	1,109	—	—	—	—
37	1,098	5,167	44	109	4,612	708	—	—	—	—
38	1,765	9,810	8	2,593	10,910	1,501	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
STAFFORDSHIRE—continued.						
179	1890	Tamworth and District Cobden, Victoria Chambers, Victoria-road, Tamworth.	9th	15 August -	15	1
182	1891	First Bilston Popular, Methodist New Connexion School, Oxford-street, Bilston.	8th	23 June -	141	2
183	"	Hednesford and Cannock Chase District Perfect Thrift, Station-road, Hednesford, Stafford.	8th	30 June -	293	3
(a) (A.D.) 187	1893	First Bilston Model, Wellington-road, Bilston -	—	—	—	4
188	"	First Wednesbury Model, 83, Russell-street, Wednesbury.	6th	17 July -	266	5
189	"	First Walsall and Bloxwich Model, Bank Chambers, Bridge, Walsall.	6th	30 October -	211	6
190	"	First Stoke-upon-Trent Model, Sutherland Chambers, Hill-street, Stoke-on-Trent.	6th	31 December	184	7
198	1895	Third Longton Borough Mutual, 4, King-street, Longton.	5th	31 December	274	8
				Total - -	18,756	9
SUFFOLK :						
19	1875	Bury St. Edmunds Permanent, Guildhall, Bury St. Edmunds.	34th	31 December	239	10
20	1896	Bury St. Edmunds Mutual, Temperance Hotel, Bury St. Edmunds.	33rd	6 March -	68	11
21	1876	Lowestoft Mutual, Masonic Hall, London-road, Lowestoft.	29th	18 April -	96	12
(I.D.) 23	1875	Ipswich and District 162nd Starr-Bowkett, 17, Museum-street, Ipswich.	24th	31 January -	72	13
25	1876	Ipswich Co-operative Permanent Mutual, 38, Carr-street, Ipswich.	23rd	27 September	723	14
(I.D.) 27	1880	Lowestoft and Beccles 283rd Starr-Bowkett, 104, High-street, Lowestoft.	19th	31 January -	72	15
30	1889	Aldeburgh, Leiston, Saxmundham, and District Richmond, Lee-road, Aldeburgh, B.S.O.	10th	30 June -	136	16
(¹) 36	1894	East Suffolk Mutual, Hungate-street, Beccles -	—	—	—	17
37	1889	First Newmarket Richmond, Temperance Hall, Market-street, Newmarket.	10th	30 June -	194	18
				Total - -	1,599	19
SURREY :						
123	1895	Farnham, Town Hall Buildings, Farnham - -	42nd	30 June -	88	20
135	1896	West Surrey Permanent Mutual, Railway-approach, Woking.	37th	31 May -	49	21
172a	1874	Kingston Permanent Mutual, Norbiton Schools, Hawkes-road, Kingston-on-Thames.	34th	31 March -	1,240	22
179	1875	94th Starr-Bowkett, 36, High-street, Kingston-on-Thames.	33rd	30 April -	84	23
(I.D.) 198	"	Sutton Mutual, 1, Mulgrave-road, Sutton - -	31st	31 March -	390	24
224	1874	Upper Norwood Mutual, The Welcome, Westow-street, Upper Norwood, S.E.	25th	30 November	17	25
226	1875	Wimbledon Permanent, 4, Wimbledon Hill-road, Wimbledon.	25th	31 December	188	26
(I.D.) 261	1879	Third Kingston-on-Thames 249th Starr-Bowkett, 57, Richmond Park-road, Kingston-on-Thames.	20th	30 May -	78	27
262	"	Croydon Permanent, 92, North-end, Croydon -	20th	30 June -	212	28
265	"	Dorking Investment and Permanent, 76, South-street, Dorking.	20th	31 December	74	29
269	"	South Norwood Permanent, 4, Railway Building, Norwood Junction, S.E.	20th	30 June -	206	30
274	1880	Chertsey, Walton, Weybridge, and Woking District, Guildford-street, Chertsey.	19th	31 January -	135	31
(I.D.) 282	"	Fourth Kingston and District 338th Starr-Bowkett, 30, Clarence-street, Kingston-on-Thames.	19th	31 October -	52	32
290	1831	Norwood District Permanent Investment, Welcome Lecture Hall, Westow-street, Upper Norwood, S.E.	19th	31 December	156	33
301	"	Croydon Royal Arch, 4, George-street, Croydon -	18th	30 June -	112	34

(¹) The Registrar is informed that there have been no transactions since the last Annual Statement (1898) in the case of this Society.

of Building Societies, for the Year 1899—*continued*.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	347	1,118	759	160	1,909	38	—	—	—	—
2	607	2,361	1	235	2,500	97	—	—	—	—
3	262	1,317	—	—	1,125	126	66	—	—	—
4	—	—	—	—	—	—	—	—	—	—
5	1,047	3,638	—	447	3,860	225	—	—	—	—
6	834	2,234	—	228	1,976	486	—	—	—	—
7	1,282	2,558	—	6	2,466	98	—	—	—	—
8	12,628	23,230	6,547	3,094	31,643	1,223	—	—	—	—
9	525,527	1,047,793	259,479	106,154	1,316,511	96,854	66	108,983	28,761	18,729
10	5,860	10,777	3,253	1,400	13,450	1,980	—	- nil -	3,214	- nil.
11	969	4,200	—	1,763	2,553	797	—	—	—	—
12	1,013	257,2	900	183	6,029	1,434	—	- nil -	5,286	- nil.
13	623	—	28	265	103	190	—	—	—	—
14	15,266	19,541	14,444	963	34,941	7	—	- nil -	- nil -	48
15	29	93	—	—	—	35	58	—	—	—
16	797	3,647	—	—	3,266	309	72	—	—	—
17	—	—	—	—	—	—	—	—	—	—
18	903	4,087	—	215	3,718	584	—	—	—	—
19	25,460	46,112	18,625	4,789	64,060	5,336	130	—	8,500	48
20	1,248	6,264	—	375	5,828	811	—	- nil -	- nil -	43
21	458	1,152	—	110	1,146	116	—	—	—	—
22	34,869	81,406	—	1,408	78,807	4,007	—	- nil -	- nil -	2,210
23	93	180	—	511	60	631	—	—	—	—
24	12,749	22,441	308	868	23,430	187	—	- nil -	3,174	- nil.
25	769	2,913	—	1,278	4,007	184	—	—	—	—
26	9,634	16,445	4,376	612	21,042	391	—	- nil -	4,341	- nil.
27	160	5	100	398	454	49	—	—	—	—
28	11,346	15,952	3,234	371	17,405	2,152	—	- nil -	3,505	- nil.
29	1,235	2,038	1,180	299	3,428	89	—	- nil -	- nil -	144
30	9,534	18,553	100	3,131	17,329	4,455	—	—	—	—
31	3,255	7,332	—	392	7,591	133	—	- nil -	276	- nil.
32	30	9	15	137	111	50	—	—	—	—
33	5,641	14,931	2,474	1,692	17,907	1,100	—	—	—	—
34	4,235	7,740	6,357	106	14,101	102	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
SURREY—continued.						
312	1881	Sutton and Carshalton 468th Starr-Bowkett, 42, High-street, Sutton.	18th	31 December	100	1
324	1882	Guildford and District 525th Starr-Bowkett, Ward-street Hall, Guildford.	17th	31 July	155	2
333	1883	York Town, Camberley, and District 582nd Starr-Bowkett, National School, York Town, Camberley.	16th	24 February	203	3
335	"	Chertsey and District 598th Starr-Bowkett, London-street, Chertsey.	16th	31 March	125	4
344	"	Second Guildford and District 592nd Starr-Bowkett, Ward-street Hall, Guildford.	16th	30 June	148	5
(I.D.) 346	"	Reigate, Redhill, and District 621st Starr-Bowkett, British Workman, Redhill.	16th	31 August	133	6
(I.D.) 353	"	Richmond and District Mutual, 25, Halford-road, Richmond.	16th	31 December	50	7
355	1884	Godalming, Farncombe, and District 649th Starr-Bowkett, Public Hall, Godalming.	16th	30 November	128	8
(¹) (I.D.) 356	"	Richmond Ballot and Sale Mutual	—	—	—	9
(I.D.) 378	1885	Epsom Provident Mutual, Public Hall, Epsom	14th	31 January	19	10
427	1888	Farnham and District 904th Starr-Bowkett, West-street Board Schools, Farnham.	11th	31 May	172	11
448	1891	Mitcham District Mutual, Vestry Hall, Mitcham	8th	31 December	178	12
473	1885	Second Chertsey, Staines, Egham, and District 735th Starr-Bowkett, London-street, Chertsey.	15th	31 December	128	13
					April	
					Total	4,620 14
SUSSEX :						
5	1898	Uckfield Permanent, Maiden's Head Hotel, Uckfield.	50th	1 March	71	15
11	1886	Eastbourne Permanent, 64, Pevensey-road, Eastbourne.	48th	1 April	62	16
15	1883	Worthing Permanent, Town Hall, Worthing	48th	31 December	257	17
20	1888	Horsham Permanent, King's Head Hotel, Horsham	43rd	31 May	73	18
22	1883	Hove, Cliftonville, and Preston Permanent, 20, Church-road, Hove, Brighton.	40th	31 March	137	19
30	1879	Brighton and Sussex Equitable, 36, Duke-street, Brighton.	37th	31 December	362	20
38	1876	Brighton and Southern Counties Permanent, 4, Pavilion Buildings, Brighton.	33rd	30 September	446	21
47	1883	Brighton and Shoreham Permanent Benefit Investment, 14, Western-street, Brighton.	32nd	30 June	68	22
51	1874	Horsham and Crawley Permanent, Town Hall, Horsham.	31st	31 December	188	23
53	1876	West Sussex Permanent, 1, River-road, Littlehampton.	30th	30 September	262	24
54	"	Lewes Co-operative, 1, Fisher-street, Lewes	29th	31 August	1,112	25
56	"	Sussex Mutual Permanent Investment, 157, North-street, Brighton.	27th	31 January	183	26
65	"	Eastbourne Mutual, 5, Trinity Buildings, Seaside-road, Eastbourne.	23rd	31 December	69	27
66	1878	Steyning Permanent, High-street, Steyning, R.S.O.	21st	28 February	190	28
74	1880	Pelham Permanent, Pelham Club, Bedford-street, Brighton.	20th	31 December	161	29
75	"	Fourth Brighton 307th Starr-Bowkett, Odd Fellows' Hall, Queen's-road, Brighton.	19th	31 May	126	30
78	"	Mid-Sussex Permanent, Loseley House, London-road, Burgess Hill, R.S.O.	19th	31 December	232	31
(I.D.) 79	"	Littlehampton and District 346th Starr-Bowkett, 1, Terminus-road, Littlehampton.	20th	31 December	29	32
85	1882	Brighton and Sussex Self-Help Permanent, 18, Duke-street, Brighton.	16th	30 September	167	33
89	1883	East Grinstead Permanent, Station-road, East Grinstead.	17th	31 December	26	34
90	1884	Chichester and District Mutual, 27, East-street, Chichester.	15th	30 January	120	35

(¹) See Register Number 705, London.

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,720	6,287	—	94	5,852	529	—	nil	570	nil.
2	2,940	9,742	—	2,073	10,824	991	—	—	—	—
3	1,896	7,899	27	961	8,486	401	—	—	—	—
4	1,614	6,120	3	341	6,052	412	—	—	—	—
5	1,707	7,625	—	1,269	8,725	169	—	—	—	—
6	494	1,254	—	49	823	480	—	nil	322	nil.
7	393	488	—	—	363	23	102	nil	250	nil.
8	3,874	7,607	—	1,302	7,724	1,185	—	—	—	—
9	—	—	—	—	—	—	—	—	—	—
10	880	1,634	72	147	1,797	56	—	—	—	—
11	888	4,226	—	111	3,214	1,123	—	—	—	—
12	921	2,788	—	49	2,395	442	—	—	—	—
13	1,126	4,241	—	301	4,190	352	—	—	—	—
14	127,709	257,272	18,246	18,385	273,181	20,620	102	—	12,438	2,397
15	2,240	2,527	379	337	3,210	83	—	—	—	—
16	971	3,353	719	126	4,116	82	—	nil	950	nil.
17	12,944	16,323	12,690	946	29,197	762	—	—	—	—
18	3,187	3,190	5,969	565	9,631	93	—	nil	2,927	nil.
19	8,128	8,738	3,245	1,864	13,320	527	—	—	—	—
20	10,655	17,441	1,259	2,861	20,052	1,509	—	nil	558	nil.
21	17,246	23,867	2,875	6,331	31,631	1,442	—	nil	725	nil.
22	4,470	5,105	2,803	788	8,476	220	—	nil	1,530	nil.
23	10,036	12,375	10,681	182	16,938	6,300	—	nil	3,194	nil.
24	5,081	12,251	1,467	696	14,396	18	—	—	—	—
25	22,635	63,459	4,759	3,846	70,415	1,649	—	nil	1,167	1,290
26	7,680	15,051	2,557	735	18,278	65	—	nil	410	nil.
27	2,026	1,794	731	206	2,707	24	—	—	—	—
28	9,203	8,782	1,715	—	9,632	373	492	—	—	—
29	4,259	6,437	630	123	7,046	144	—	—	—	—
30	3,713	11,951	—	2,135	11,945	2,141	—	nil	159	118
31	12,151	17,180	226	1,072	13,593	4,885	—	—	—	—
32	85	290	—	67	338	19	—	—	—	—
33	2,846	6,105	3,680	118	9,140	763	—	—	—	—
34	780	1,128	3	60	1,179	12	—	—	—	—
35	1,232	5,346	3	2,194	6,704	839	—	nil	261	nil.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
SUSSEX—continued.						
91	1884	Crawley Permanent, High-street, Crawley - -	15th	5 May -	46	1
92	"	Ore Permanent, Orderly-room, Fairlight-road, Ore, Hastings.	15th	2 September	95	2
94	"	Chichester and District 727th Starr-Bowkett, 94, East-street, The Cross, Chichester.	15th	31 October -	130	3
96	1885	Bognor and District Permanent, 4, East Pallant, Chichester.	14th	30 September	4	4
98	1887	Second Chichester and District 845th Starr-Bowkett, 94, East-street, The Cross, Chichester.	12th	28 February -	251	5
(I.D.) 99	"	Hastings and St. Leonards District 829th Starr-Bowkett, 47, London-road, St. Leonards, Hastings.	12th	31 March -	129	6
102	"	Bexhill Permanent, 3, Devonshire-terrace, Devonshire-road, Bexhill, Hastings.	12th	31 July -	38	7
(I.D.) 106	"	Horsham District 882nd Starr-Bowkett, 28, Carfax, Horsham.	12th	31 December	15	8
109	1888	Brighthelmstone and District Friendly Permanent, 108, Church-street, Brighton.	11th	31 December	130	9
110	1889	Brighton, Hove, and Preston Mutual, No. 10, 54, Ship-street, Brighton.	10th	31 December	46	10
111	1890	Hayward's Heath and District Permanent, Lyntonville, Hazelgrove-road, Hayward's Heath.	9th	31 October -	120	11
112	"	Second Brighton and District Mutual, 54, Ship-street, Brighton.	9th	31 December	44	12
113	1892	Brighton, Hove, and Preston Mutual, No. 11, 54, Ship-street, Brighton.	7th	30 June -	105	13
114	1895	Brighton, Hove, and Preston Mutual, No. 12, 54 and 55, Ship-street, Brighton.	5th	31 December	160	14
115	1896	Third Brighton and District Mutual, 54, Ship-street, Brighton.	4th	31 December	121	15
117	1897	Brighton, Hove, and Preston Mutual, No. 13, 54, Ship-street, Brighton.	2nd	31 December	316	16
119	1899	Chichester and West Sussex (Golding's) Improved Permanent, 35, Southgate, Chichester.	1st	31 December	8	17
(a) 120	"	Brighton, Hove, and Preston Mutual, No. 14, 54, and 55, Ship-street, Brighton.	—	—	—	18
Total - -					6,099	19
WARWICKSHIRE :						
10	1896	Birmingham, No. 4, 121, Colmore-row, Birmingham.	53rd	31 December	111	20
24	1892	Coventry and Warwickshire, 58 and 59, Hertford-street, Coventry.	51st	25 September	253	21
54	1874	Warwick and Warwickshire Permanent, 24, Jury-street, Warwick.	46th	31 December	793	22
65	1879	Friendly, 44, Waterloo-street, Birmingham - -	39th	6 June -	1,243	23
66	1896	Rugby Provident Permanent, Town Hall, Rugby -	38th	31 May -	225	24
69	1878	Birmingham Incorporated, 44, Waterloo-street, Birmingham.	22nd	19 December	5,307	25
71	1896	Rugby, Town Hall, Rugby - - - - -	34th	30 September	947	26
74	"	Nuneaton, Chilvers Coton, and District Permanent, King William IV. Inn, Chilvers Coton, Nuneaton.	26th	31 March -	242	27
75	1875	Forward, 128, Colmore-row, Birmingham - -	26th	30 November	26	28
(C.D.) 76	"	Coventry 178th Starr-Bowkett, Economic Chambers, Little Park-street, Coventry.	23rd	31 January -	107	29
79	1877	Victoria Bilton, Schoolroom, New Bilton, Rugby	23rd	30 September	26	30
80	1878	Birmingham and District 240th Starr-Bowkett, 116, Colmore-row, Birmingham.	21st	11 November	137	31
83	1881	Sutton and Erdington 407th Starr-Bowkett, 116, Colmore-row, Birmingham.	18th	30 June -	167	32
84	"	Second Birmingham and District 476th Starr-Bowkett, 116, Colmore-row, Birmingham.	18th	31 December	234	33
86	1884	Coventry Permanent Economic, Economic Chambers, Little Park-street, Coventry.	16th	31 December	423	34
87	"	Third Birmingham 704th Starr-Bowkett, 116, Colmore-row, Birmingham.	15th	30 June -	227	35
89	"	Aston Ballot and Sale Mutual, Board Schools, Vicarage-road, Aston, Birmingham.	15th	24 October -	131	36

of Building Societies, for the Year 1899—*continued*.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	2,438	801	1,126	111	1,762	276	—	—	—	—
2	852	1,590	1,010	141	2,497	174	—	- nil -	- nil -	66
3	1,266	4,125	—	377	3,544	958	—	—	—	—
4	12	51	—	39	32	58	—	—	—	—
5	1,130	3,487	—	—	2,819	407	261	—	—	—
6	742	3,315	—	98	2,873	540	—	—	—	—
7	997	1,016	3	124	1,026	117	—	- nil -	55	- nil.
8	135	216	—	46	204	58	—	—	—	—
9	1,964	3,492	1,961	834	5,598	689	—	—	—	—
10	1,310	1,177	—	61	781	457	—	—	—	—
11	6,454	4,141	5,448	116	9,702	3	—	—	—	—
12	1,796	1,842	—	106	1,597	351	—	—	—	—
13	3,518	6,268	—	254	6,006	516	—	—	—	—
14	5,327	12,649	266	345	12,465	795	—	—	—	—
15	4,888	8,040	—	228	7,603	665	—	—	—	—
16	20,007	9,298	13,775	680	22,414	1,339	—	—	—	—
17	86	84	—	—	—	59	25	—	—	—
18	—	—	—	—	—	—	—	—	—	—
19	194,490	304,215	79,980	28,812	382,867	29,362	778	—	11,936	1,474
20	1,898	2,345	2,763	72	5,157	23	—	—	—	—
21	11,525	14,980	—	1,332	14,365	1,947	—	—	—	—
22	17,575	38,291	10,416	2,509	48,559	2,657	—	- nil -	4,070	1,039
23	90,643	116,679	—	11,315	123,752	4,242	—	—	—	—
24	8,724	9,068	—	1,673	9,006	1,735	—	- nil -	1,759	- nil.
25	432,204	555,401	—	35,514	578,657	12,258	—	—	—	—
26	21,111	39,424	10,861	2,834	50,473	2,646	—	7,680	- nil -	1,357
27	3,897	8,928	2,065	335	9,433	1,895	—	—	—	—
28	2,098	4,499	433	2,150	7,077	10	—	—	—	—
29	10,126	2,803	—	—	—	491	2,312	—	—	—
30	81	1,124	80	431	—	1,635	—	—	—	—
31	2,278	7,503	—	1,570	8,118	955	—	—	—	—
32	3,046	8,693	—	1,944	6,885	3,752	—	—	—	—
33	4,539	16,346	4	2,441	18,520	271	—	- nil -	137	- nil.
34	8,482	18,787	—	504	17,551	1,740	—	- nil -	329	313
35	4,739	14,226	—	1,704	15,425	505	—	—	—	—
36	1,417	5,321	—	418	5,497	242	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
WARWICKSHIRE—continued.						
100	1888	Birmingham Economic Terminable, 25, Paradise-street, Birmingham.	12th	31 December	213	1
101	"	Fifth Birmingham and District 888th Starr-Bowkett, 76, Newhall-street, Birmingham.	11th	31 May -	220	2
102	"	First Cobden, Cobden Chambers, Corporation-street, Birmingham.	11th	22 May -	242	3
103	"	Second Cobden, Cobden Chambers, Corporation-street, Birmingham.	11th	16 October -	292	4
104	1889	First Birmingham Perfect Thrift, Whitehall Chambers, 23, Colmore-row, Birmingham.	11th	30 November	213	5
106	"	East Birmingham Perfect Thrift, Prudential Buildings, Corporation-street, Birmingham.	10th	31 January -	323	6
108	"	Third Cobden, Cobden Chambers, Corporation-street, Birmingham.	10th	14 March -	366	7
111	"	Smallheath Perfect Thrift, Wesleyan Schools, Coventry-road, Smallheath, Birmingham.	10th	30 June -	385	8
112	"	Midland Perfect Thrift, 1, Chain Walk, Lozells, Aston, Birmingham.	10th	11 February	235	9
113	"	Hockley and Soho Perfect Thrift, Farm Street Board School, Hockley, Birmingham.	10th	30 June -	290	10
114	"	Coventry and District Perfect Thrift, 7, Little Park-street, Coventry.	10th	21 October -	277	11
116	1890	First Aston, Handsworth, and Erdington Model, Burlington Hall, High-street, Aston, Birmingham.	9th	31 August -	176	12
118	"	Aston, Witton, and Perry Barr Perfect Thrift, 62, Victoria-road, Six Ways, Aston, Birmingham.	9th	31 October -	386	13
119	"	South Birmingham and Bordesley Perfect Thrift, Friends Hall and Institute, Moseley-road, Birmingham.	9th	31 October -	287	14
121	1891	Birmingham and Nechells Perfect Thrift, 29, Upper Priory, Birmingham.	8th	17 March -	363	15
122	"	Harborne and Selly Oak Perfect Thrift, Free Library, Harborne, Birmingham.	8th	31 May -	357	16
123	"	Birmingham City and Suburban Improved 985th Starr-Bowkett, 76, Newhall-street, Birmingham	8th	7 June -	196	17
124	"	Coventry Craven Permanent, Unity Buildings, 7, Little Park-street, Coventry.	8th	31 December	201	18
(1) 125	"	Bordesley Perfect Thrift, Montgomery Street Board School, Bordesley, Birmingham.	8th	31 October -	255	19
126	"	Nuneaton Permanent, 14, Bridge-street, Nuneaton	9th	31 December	50	20
128	1892	Second Coventry and District Perfect Thrift, 11, Priory-row, Coventry.	7th	31 January -	297	21
129	"	City and District Permanent, 34, Waterloo-street, Birmingham.	7th	31 January -	117	22
134	1894	West Birmingham Perfect Thrift, 78, Monument-road, Birmingham.	5th	31 January -	393	23
136	1899	Erdington Permanent, 36, Station-road, Erdington, Birmingham.	1st	31 December	42	24
					Total - -	16,776 25
WESTMORLAND :						
8	1878	Lakes District Working Men's Mutual, Working Men's Club, Bowness, Windermere.	21st	31 December	202	26
10	"	Ambleside and District Permanent, Lecture Room, Church-street, Ambleside	21st	31 March -	63	27
11	1879	Westmorland Permanent, 51, Highgate, Kendal -	20th	6 February	211	28
14	1887	Kendal and Lake District 844th Starr-Bowkett, 42, Highgate, Kendal.	12th	28 February	179	29
16	1890	Kendal Model, 33, Market-place, Kendal - -	9th	3 January -	147	30
					Total - -	802 31
WILTSHIRE :						
2	1877	Swindon Permanent, 1, Commercial-road, Swindon	31st	31 May -	424	32
3	1880	Wilts and Western, Union-street, Trowbridge -	53rd	31 July -	494	33
6	1883	New Swindon Permanent, 36, Regent-circus, Swindon.	16th	30 November	221	34

(1) Amalgamated with Register Number 119, Warwick (1900).

of Building Societies, for the Year 1899—*continued*.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	4,672	11,175	11	1,356	11,223	1,319	—	—	—	—
2	2,002	8,042	—	789	6,742	2,089	—	—	—	—
3	2,519	8,035	10	1,260	8,833	472	—	—	—	—
4	3,671	10,414	112	1,177	11,269	434	—	—	—	—
5	1,191	5,780	—	461	5,076	1,165	—	—	—	—
6	1,173	5,871	52	163	5,829	257	—	—	—	—
7	4,938	9,755	352	1,515	11,546	76	—	—	—	—
8	1,175	5,257	—	266	5,155	368	—	—	—	—
9	1,330	4,829	—	—	4,257	571	1	—	—	—
10	1,176	5,300	25	40	4,978	387	—	—	—	—
11	1,057	6,417	—	117	6,245	289	—	—	—	—
12	706	3,564	150	—	3,318	343	53	—	—	—
13	2,010	6,237	—	23	5,288	972	—	—	—	—
14	1,243	5,567	36	47	4,945	705	—	—	—	—
15	1,577	5,731	63	229	5,541	482	—	—	—	—
16	1,200	4,512	3	20	3,722	813	—	—	—	—
17	721	2,927	11	—	2,427	411	100	—	—	—
18	4,039	7,026	1,550	182	8,743	15	—	—	—	—
19	756	3,283	7	—	2,993	160	147	—	—	—
20	1,425	1,275	902	141	2,261	57	—	—	—	—
21	1,142	5,626	—	163	5,353	436	—	—	—	—
22	654	1,383	110	49	1,342	200	—	—	—	—
23	1,787	4,724	94	—	4,351	462	5	—	—	—
24	229	214	53	—	235	28	4	—	—	—
25	666,776	997,362	30,168	74,744	1,050,147	49,505	2,622	7,680	6,295	2,709
26	2,348	5,868	5,315	362	11,545	—	—	nil	1,368	nil.
27	538	2,841	—	202	2,513	530	—	—	—	—
28	4,226	8,212	125	11	7,572	776	—	—	—	—
29	1,304	5,292	—	—	4,865	149	278	—	—	—
30	797	3,930	—	419	3,821	528	—	—	—	—
31	9,213	26,143	5,440	994	20,316	1,983	278	—	1,368	—
32	31,813	22,981	36,001	5,578	56,036	8,424	—	—	—	—
33	10,790	72,078	18,643	4,041	92,496	2,266	—	nil	86,270	nil.
34	18,855	9,777	17,236	270	27,256	27	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
WILTSHIRE—continued.						
7	1886	Calne and District Permanent, Church-street, Calne.	13th	25 March -	170	1
8	1893	Provident Union Building and Investment, High-street, Ramsbury, Hungerford.	53rd	30 June -	492	2
10	1890	Salisbury and District Perfect Thrift, Coffee Tavern, Milford-street, Salisbury.	10th	30 July -	397	3
11	1891	Stratton St. Margaret and District Perfect Thrift, West View, Upper Stratton, Swindon.	8th	31 May -	290	4
13	"	Second Salisbury and District Perfect Thrift, Phoenix Coffee Tavern, Milford-street, Salisbury.	8th	30 November	404	5
14	1899	North Wilts Equitable, Central Chambers, Regent-circus, Swindon.	1st	31 December	51	6
					Total - -	2,943 7
WORCESTERSHIRE :						
44	1895	Dudley and District, 224, Market-place, Dudley -	41st	31 March -	1,943	8
45	1875	Worcester Permanent, 5, Foregate-street, Worcester.	41st	31 December	1,760	9
46	1877	Redditch, 77, Evesham-street, Redditch - -	40th	31 August -	498	10
53	1896	Hasbury, Offices of Messrs. Humphray, Goodman, and Mellor, Great Cornbow, Halesowen, Birmingham.	48th	21 August -	201	11
(I.D.) 64	1892	Worcester and Worcestershire 153rd Starr-Bowkett, Cambridge House, The Arboretum, Worcester.	25th	31 December	128	12
65	1876	Kidderminster Mutual, Bank Buildings, Kidderminster.	23rd	28 February	210	13
67	1879	Dudley and District 269th Starr-Bowkett, 203, Wolverhampton-street, Dudley.	20th	31 August -	75	14
68	1881	Redditch and District 389th Starr-Bowkett, Duggin's Temperance Hotel, Evesham-street, Redditch.	18th	28 May -	71	15
69	"	Vale of Evesham Permanent, The Institute, Evesham.	18th	12 January -	149	16
(I.D.) 70	"	Second Worcester 426th Starr-Bowkett, Hatton Buildings, St. Nicholas-street, Worcester.	18th	31 July -	34	17
(I.D.) 72	1885	Howarth, Worcester, City and County Mutual Allotment, Masonic Chambers, High-street, Worcester.	14th	31 December	110	18
(I.D.) 74	"	Third Worcester 776th Starr-Bowkett, Cambridge House, The Arboretum, Worcester.	14th	31 May -	114	19
75	1886	Kidderminster Safety Mutual, 3, Church-street, Kidderminster.	13th	26 September	95	20
78	1889	Stourbridge, Lye, and District Permanent, Central Coffee Tavern, Stourbridge.	10th	4 December	95	21
79	1890	Redditch Model, Temperance Hall, Worcester-road, Redditch.	9th	28 February	228	22
81	"	West Bromwich, Oldbury, and Langley Perfect Thrift, Midland Chambers, Birmingham-street, Oldbury, Birmingham.	9th	11 July -	287	23
					Total - -	5,998 24
YORKSHIRE :						
43	1878	Scarborough and North and East Yorkshire Permanent Investment, 29, Westborough, Scarborough.	53rd	8 May -	362	25
45	1875	Wakefield and West Riding Permanent, 17, Wood-street, Wakefield.	53rd	31 March -	1,493	26
58	1887	Otley and Wharfedale Permanent Investment, 5, Wesley-street, Otley.	51st	31 December	243	27
60	1875	Leeds Permanent, 18, Park-lane, Victoria-square, Leeds.	51st	30 September	9,714	28
67	1876	Leeds Provincial, 26, Albion-street, Leeds - -	50th	31 August -	3,817	29
98	1882	Bradford Second Equitable, 21, Bank-street, Bradford.	49th	31 December	3,147	30
108	1875	North Bierley Equitable, Oxley-place Schoolroom, Lowmoor, Bradford.	47th	30 June -	611	31
116	"	Halifax Permanent, 7, Princess-street, Halifax -	46th	31 January -	7,137	32
118	1874	Barnsley Permanent, 11, Regent-street, Barnsley	47th	31 December	2,081	33
123	1882	Leeds Commercial, 43, Albion-street, Leeds - -	46th	31 May -	173	34
131	1875	Bradford Third Equitable, 48, Market-street, Bradford.	46th	31 December	7,511	35
154	1876	Leeds Equitable, 10, Upper Mountaine-street, Albion-street, Leeds.	43rd	3 October -	78	36
173	1874	Hull and East Riding Permanent, Cogan House, Bowlalley-lane, Hull.	39th	31 August -	30	37

of Building Societies, for the Year 1899—*continued*.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	3,211	7,279	310	529	8,109	9	—	— nil —	59	— nil.
2	17,779	31,683	10,968	3,489	45,402	738	—	— nil —	510	1,017
3	4,138	13,413	—	301	12,389	1,325	—	—	—	—
4	727	2,617	—	—	2,435	153	29	—	—	—
5	2,280	6,158	—	347	6,470	35	—	—	—	—
6	5,589	2,044	4,595	4	6,585	58	—	—	—	—
7	95,182	167,930	87,753	14,559	257,178	13,035	29	—	86,839	1,017
8	48,309	72,904	26,779	3,239	102,914	8	—	—	—	—
9	42,224	58,268	64,351	1,240	119,817	4,042	—	— nil —	3,641	— nil.
10	15,217	31,887	3,924	2,244	38,055	—	—	— nil —	3,438	300
11	1,644	6,314	754	455	7,523	—	—	—	—	—
12	265	31	—	11	—	42	—	—	—	—
13	3,716	7,529	8,164	969	13,653	3,009	—	— nil —	— nil —	554
14	720	3,076	116	—	2,246	734	212	—	—	—
15	560	3,182	5	80	3,156	111	—	—	—	—
16	1,443	9,233	—	1,065	9,526	772	—	—	—	—
17	2,134	1,798	—	—	1,079	459	260	—	—	—
18	84	268	—	—	81	110	77	—	—	—
19	1,444	1,759	—	51	1,622	188	—	—	—	—
20	611	3,164	4	—	2,336	445	387	—	—	—
21	2,017	2,668	1,062	126	3,651	205	—	— nil —	357	— nil.
22	827	3,576	200	96	3,668	204	—	—	—	—
23	429	3,474	—	—	2,593	87	794	—	—	—
24	121,644	209,131	105,359	9,576	311,920	10,416	1,730	—	7,436	854
25	16,500	32,616	2,484	844	35,919	25	—	—	—	—
26	80,406	69,018	69,963	7,566	133,821	12,726	—	5,144	859	— nil.
27	13,180	10,877	10,619	974	22,470	—	—	—	—	—
28	672,302	638,807	1,134,572	28,112	1,788,825	12,666	—	157,056	2,650	312
29	194,211	228,509	286,722	4,517	511,598	8,150	—	40,329	14,858	350
30	248,158	287,928	398,543	22,321	691,038	17,754	—	39,729	1,580	— nil.
31	17,297	38,256	20,169	1,862	60,162	125	—	—	—	—
32	522,915	513,905	614,717	49,667	1,094,353	83,936	—	446,032	9,574	— nil.
33	70,346	101,012	114,750	8,859	217,088	7,533	—	—	—	—
34	17,744	20,620	27,867	615	48,195	907	—	5,369	2,325	— nil.
35	590,393	893,486	853,094	33,502	1,432,827	347,255	—	173,085	— nil —	— nil.
36	4,673	7,992	6,060	625	13,942	735	—	— nil —	565	— nil.
37	1,675	5,439	16	2,121	4,687	2,889	—	— nil —	2,305	— nil.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.
		YORKSHIRE— <i>continued</i> .			
181	1896	Cleveland, Oddfellows' Hall, Middlesbrough -	39th	31 December	187
214	1884	Huddersfield Equitable Permanent, 37, John William-street, Huddersfield.	35th	31 August -	3,566 2
215	1875	Chantry Permanent, Cairns Chambers, 19, St. James-street, Sheffield.	35th	31 December	6 3
218	"	Driffeld and East Riding, Mechanics' Hall, Driffeld.	35th	31 December	104 4
221	1881	Bingley, Morton, Shipley, and Keighley Permanent, 5, Queen-street, Bingley.	49th	31 December	1,436 5
227	1896	Elsecar, Hoyland, and Wentworth, Church Schools, Elsecar, Barnsley.	34th	31 December	53 6
235	1883	Hull, East Yorkshire, and North Lincolnshire Perpetual, 21, Scale-lane, Hull.	33rd	8 February	30 7
238	1896	Dewsbury and West Riding Permanent, Church-street, Dewsbury.	33rd	20 January -	2,739 8
240	1877	Swinton, Mexborough, and District Permanent, 44, Helena-street, Mexborough, Rotherham.	33rd	31 December	5 9
242	1896	Beverley Permanent, Toll Gavel, Beverley - -	33rd	17 August -	511 10
(T.D.) 247	1876	Fitzwilliam Permanent, 6, Norfolk - row, Sheffield.	32nd	28 February	106 11
257	1877	Penistone and Thurlstone Permanent, Girls' National Schools, Penistone, Sheffield.	32nd	8 November	63 12
260	1880	Great Northern Permanent, Y.M.C.A. Rooms, Doncaster.	32nd	31 December	521 13
(I.D.) 270	1875	Kingston Perpetual, Cogan House, Bowlalley-lane, Hull.	30th	28 February -	60 14
273	1878	County Permanent, 17, Bank-street, Sheffield -	30th	31 May -	37 15
276	1896	Ebor Permanent, 27, Castlegate, York - -	31st	31 December	453 16
286	1876	Bridlington and Quay Permanent, 42, Quay-road, Bridlington, Bridlington Quay.	30th	31 December	54 17
(a) (I.D.) 291	1896	Eastern Permanent, 3, Junction-place, Hull -	—	—	— 18
292	1877	Kingston-upon-Hull Conservative Permanent, New Cross-street, Hull.	29th	21 February	245 19
293	1896	Yorkshire Permanent, 21, Scale-lane, Hull - -	29th	4 May -	21 20
295	1877	Economical Permanent, Great Northern Chambers, Fargate, Sheffield.	29th	31 August -	103 21
300	1896	Silsden and District Permanent, Mechanics' Institution, Silsden, Keighley.	28th	28 February	244 22
302	"	Halifax Equitable, 1 and 3, Central-street, Halifax	28th	30 June -	1,358 23
304	1882	Queen's Permanent, 21, Scale-lane, Hull - -	28th	6 September	251 24
316	1896	North Riding Permanent, Post Office Chambers, Middlesbrough.	27th	31 August -	65 25
320	1877	Guisborough and District Permanent, Mechanics' Institute, Guisborough.	26th	31 January -	34 26
323	1887	Saddleworth Permanent, Mechanics' Hall, Upper-mill, Oldham.	26th	30 April -	79 27
329	1875	Wilberforce Permanent, 21, Scale-lane, Hull -	25th	25 February	43 28
334	1874	South Myton Liberal Permanent, 13, Bowlalley-lane, Hull.	25th	31 December	65 29
334b	1876	Hull Third Alliance Mutual Permanent, Imperial Chambers, Bowlalley-lane, Hull.	24th	18 November	53 30
336	1875	Leeds and Holbeck Permanent, 96, Albion-street, Leeds.	24th	28 January -	1,418 31

of Building Societies, for the Year 1899—*continued*.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	5,108	7,099	8,300	268	15,350	317	—	- nil -	460	- nil
2	107,312	137,291	147,468	11,349	294,457	1,651	--	—	—	—
3	80	70	32	100	3	199	—	—	—	—
4	3,787	4,182	1,622	641	3,072	3,373	—	—	—	--
5	87,194	104,275	123,203	2,132	229,110	500	—	27,993	20,780	- nil.
6	445	2,073	—	—	1,095	968	10	—	—	—
7	1,277	1,501	2,205	721	4,300	127	—	- nil -	690	92
8	77,235	138,553	93,113	3,038	230,577	4,127	—	- nil -	1,280	- nil.
9	49	1,121	—	9	935	195	—	—	—	—
10	6,534	16,177	—	—	15,077	657	443	—	—	—
11	21	—	--	255	—	255	—	—	—	—
12	1,589	1,539	1,472	381	3,392	--	—	- nil -	750	- nil.
13	12,058	18,223	11,748	739	30,471	239	—	- nil -	100	- nil.
14	1,231	8,952	3,125	545	6,582	6,040	—	- nil -	5,538	- nil.
15	98	2,392	76	1,156	3,084	540	—	- nil -	2,700	384
16	11,967	14,715	18,035	268	31,592	1,426	—	- nil -	3,134	- nil.
17	3,258	3,023	1,262	165	4,280	170	—	—	—	—
18	—	—	—	—	—	—	—	—	—	--
19	858	1,987	3,714	537	5,689	549	—	- nil -	5,015	- nil.
20	1,589	1,033	2,686	533	3,186	1,066	—	- nil -	- nil -	362
21	7,279	18,320	8,652	3,443	28,463	1,952	—	- nil -	12,576	- nil.
22	6,141	11,586	11,341	464	23,095	296	—	- nil -	721	- nil.
23	132,324	93,577	115,403	4,172	206,162	6,990	—	50,203	- nil -	- nil.
24	15,402	23,646	30,208	1,480	54,650	684	—	5,623	4,973	924
25	1,254	2,501	1,263	297	3,830	231	—	—	—	—
26	245	2,139	1,632	—	3,731	40	—	- nil -	3,278	452
27	659	4,016	182	184	4,382	—	—	- nil -	- nil -	444
28	1,293	1,822	3,681	210	5,713	—	—	—	—	—
29	689	2,920	—	—	—	1,239	1,681	—	—	—
30	65	2,854	773	369	1,734	2,262	—	- nil -	1,734	- nil.
31	112,566	93,725	138,671	4,310	231,181	5,525	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
		YORKSHIRE—continued.				
337	1875	East and West Sculcoates Liberal Permanent, 27, Scale-lane, Hull.	24th	14 March -	24	1
341	"	Milnsbridge and Colne Valley Perpetual, Scar-lane, Milnsbridge, Huddersfield.	24th	31 December	54	2
(O.D.) 348	1876	Humber Permanent, 16, Parliament-street, Hull -	23rd	31 March -	25	3
349	"	Hull Progressive Permanent, 3, Parliament-street, Hull.	23rd	30 June -	72	4
356	1877	Loftus and Middlesbrough Permanent, 2, West-field-terrace, Loftus, R.S.O.	23rd	28 December	22	5
357	"	Saddleworth United Permanent, Mechanics' Institute, Uppermill, Saddleworth, Oldham.	23rd	22 November	82	6
361	1878	Kingston-upon-Hull Victoria Permanent, 1, Vincent-street, Hull.	21st	31 May -	36	7
365	1879	First Bradford 256th Starr-Bowkett, Temperance Hall, Leeds-road, Bradford.	20th	30 April -	235	8
368	"	Second Bradford 274th Starr-Bowkett, St. George's Hall Coffee Tavern, Bradford.	20th	30 November	186	9
370	1880	First Barnsley and District 304th Starr-Bowkett, Coffee Tavern, Pitt-street, Barnsley.	19th	30 April -	75	10
(I.D.) 375	1881	First Sheffield Sun, St. Paul's School, Cambridge-street, Sheffield.	18th	30 April -	38	11
379	"	Middlesbrough 421st Starr-Bowkett, 93, Albert-road, Middlesbrough.	18th	30 June -	112	12
382	"	Hull Economic Terminating, 37, Lowgate, Hull -	18th	30 September	246	13
384	1876	Scholes Permanent, National Schools, Scholes, Cleckheaton.	26th	31 December	57	14
387	1882	Keighley and District 527th Starr-Bowkett, 10, Burlington Chambers, North-street, Keighley.	17th	31 January -	246	15
395	1883	Wortley and District 577th Starr-Bowkett, Golden Fleece Rooms, Boar-lane, Leeds.	16th	31 May -	203	16
398	"	Beverley and District 634th Starr-Bowkett, Liberal Club, Walkergate, Beverley.	16th	31 October -	108	17
(I.D.) 400	1884	Scarborough 678th Starr-Bowkett, 1, Huntrise-row, Scarborough.	15th	9 May -	139	18
402	"	First Halifax Richmond, 28, George-street, Halifax.	15th	31 August -	118	19
405	"	Second Rotherham and South Yorkshire Permanent, 22, Moorgate-street, Rotherham.	15th	31 December	6	20
408	"	Second Halifax Richmond, 28, George-street, Halifax.	15th	31 December	113	21
409	1885	Bradford Self-Help Permanent, 48, Sunbridge-road, Bradford.	15th	31 December	454	22
414	"	Second Wortley and District 791st Starr-Bowkett, c/o Wm. Greaves, 15, Park-row, Leeds.	14th	31 October -	194	23
416	"	Headingley, Woodhouse, and Chapeltown 794th Starr-Bowkett, 24, Victoria-chambers, Leeds.	14th	30 November	69	24
425	1886	First Sheffield Richmond, Gladstone-buildings, St. James-street, Sheffield.	13th	30 September	137	25
427	"	Huddersfield and District Model, Room No. 1, Y.M.C.A., King-street, Huddersfield.	13th	30 September	127	26
430	"	Spen Valley Richmond, Town Hall, Cleckheaton -	12th	30 November	nil.	27
(I.D.) 431	1887	First Doncaster Richmond, Priory Chambers, Priory-place, Doncaster.	12th	31 December	135	28
434	"	Leeds City and District Permanent, 5, Park-row, Leeds.	12th	30 April -	1,030	29
435	"	Barnsley Model, 15, Regent-street, Barnsley -	12th	30 April	151	30

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	417	2,169	364	243	2,434	342	—	- nil -	2,137	- nil.
2	625	1,221	1,425	291	2,359	578	—	—	—	—
3	282	2,006	11	—	537	301	1,179	- nil -	481	- nil.
4	3,370	3,809	5,170	231	9,200	10	—	—	—	—
5	539	1,263	11	145	810	609	—	- nil -	166	- nil.
6	1,048	3,383	5	57	3,282	163	—	—	—	—
7	614	2,639	1,466	426	4,504	27	—	- nil -	4,504	- nil.
8	2,775	12,804	504	623	13,150	781	—	—	—	—
9	2,604	10,469	—	557	10,650	376	—	—	—	—
10	2,470	10,117	—	711	10,739	89	—	—	—	—
11	839	2,827	—	—	2,796	31	—	—	—	—
12	1,559	5,745	20	987	6,080	672	—	—	—	—
13	1,577	11,114	64	719	11,145	752	—	nil -	223	1,005
14	2,374	2,705	4,962	219	7,377	509	—	- nil	1,600	- nil.
15	2,331	10,067	—	400	10,044	423	—	—	—	—
16	2,475	8,500	2,000	1,252	11,736	16	—	—	—	—
17	792	4,081	—	11	3,803	289	—	- nil -	114	17
18	669	1,203	5	242	870	580	—	—	—	—
19	2,193	9,363	11	905	9,066	1,213	—	—	—	—
20	333	1,450	5	150	1,498	107	—	- nil -	16	- nil.
21	1,794	9,472	11	785	9,561	707	—	—	—	—
22	10,791	7,212	6,293	—	12,202	1,303	—	—	—	—
23	2,375	7,487	2,196	262	9,945	—	—	—	—	—
24	678	2,216	—	82	2,236	62	—	—	—	—
25	1,510	6,466	60	452	6,359	619	—	—	—	—
26	866	3,863	2	1	3,738	128	—	- nil -	166	- nil.
27	84	- nil -	- nil -	- nil -	- nil -	- nil -	- nil -	—	—	—
28	183	442	—	—	239	174	29	—	—	—
29	11,251	12,507	10,702	885	24,037	57	—	—	—	—
30	951	3,868	35	228	2,827	1,304	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year. of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
YORKSHIRE—continued.						
437	1887	York 867th Starr-Bowkett, 3, New-street, York -	12th	30 June -	271	1
(I.D.) 441	"	Danum Model, 7, Saint George-gate, Doncaster -	12th	4 July -	86	2
442	"	Wakefield and District Model, 26, Kirkgate, Wakefield.	12th	9 November	244	3
452	1888	Pudsey, Stanningley, and Farsley Model, Mechanics' Institute, Pudsey, Leeds.	11th	27 February	193	4
456	"	First Hull Perfect Thrift, 8, George-street, Hull -	11th	31 May -	209	5
461	"	Selby and District Richmond, 7, Wide-street, Selby.	11th	30 April -	148	6
462	"	Listerhills and District Model, 27, Lady-lane, Listerhills, Bradford.	11th	31 May -	142	7
466	"	Leeds United Perfect Thrift, 24, Victoria-chambers, Leeds.	11th	31 May -	369	8
468	"	Yeadon, Guiseley, and Rawdon Model, Town Hall, Yeadon, Leeds.	11th	30 June -	165	9
478	"	Armley and Wortley Model, Temperance Hall, Armley, Leeds.	11th	31 December	157	10
485	1889	Second Hull Perfect Thrift, 8, George-street, Hull.	11th	31 December	214	11
486	"	Heckmondwike Model, Primitive Methodist Mission Rooms, Oldfield-lane, Heckmondwike.	10th	30 January -	283	12
489	"	Huddersfield and County Permanent, Young Men's Christian Association Rooms, Devonshire Buildings, King-street, Huddersfield.	11th	31 December	116	13
508	"	First Sheffield Model, 22, York-street, Sheffield -	10th	30 June -	139	14
512	"	West Hull Model, West Hull Liberal Club, Boulevard, Hull.	10th	31 August -	164	15
514	"	Rotherham and District Perfect Thrift, Main-street Chambers, Rotherham.	10th	31 March -	326	16
(*) (I.D.) 516	"	First Huddersfield Peer's Economic, 24, John William-street, Huddersfield.	—	—	—	17
520	"	Second Sheffield Model, 14, Saint James-street, Sheffield.	10th	31 October -	173	18
528	1890	Halifax and District Perfect Thrift, 9, Fergusson-street, Halifax.	9th	31 January -	419	19
(I.D.) 530	"	Leeds and Garforth Permanent, 2, St. Philip's-street, Leeds.	9th	28 February	5	20
532	"	Third Sheffield Model, 22, York-street, Sheffield -	9th	31 March -	165	21
533	"	Milnsbridge Model, Exchange-buildings, Milnsbridge, Huddersfield.	9th	15 May -	170	22
(T.D.) 534	"	First Middlesbrough and District Perfect Thrift, 3 Room, Odd Fellows' Hall, Middlesbrough.	9th	30 June -	224	23
538	"	Ossett Perfect Thrift, Queen-street, Ossett, R.S.O.	9th	13 October -	156	24
540	"	Ripon and Thirsk Model, North-street, Ripon -	9th	14 October -	79	25
541	1891	Fourth Sheffield Model, 22, York-street, Sheffield	9th	30 November	155	26
543	"	Second Rotherham and District Perfect Thrift, Main-street Chambers, Main-street, Rotherham.	8th	28 February	399	27
557	1892	First Rotherham Economic, 12, Westgate, Rotherham.	7th	31 May -	391	28
559	"	Leeds Perfect Thrift, 65, Albion-street, Leeds -	7th	27 November	275	29
565	1894	Seventh Unity, Bell Hotel, Sheffield - - -	5th	28 February	22	30
566	"	First Barnsley Popular, 23, Sheffield-road, Barnsley.	5th	19 July -	265	31
567	1898	Barnoldswick and District Permanent, Croft House, Barnoldswick, Colne.	2nd	31 December	68	32
Total - -					60,993	33

of Building Societies for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	2,134	8,326	172	117	8,615	—	—	—	—	—
2	153	986	—	900	1,680	206	—	—	—	—
3	2,600	9,398	—	729	9,476	651	—	—	—	—
4	1,128	5,327	—	603	5,591	339	—	—	—	—
5	1,202	5,711	—	—	5,616	95	—	—	—	—
6	805	3,236	11	177	2,733	691	—	—	—	—
7	872	3,378	—	351	3,271	458	—	—	—	—
8	1,687	7,595	12	452	7,762	297	—	—	—	—
9	1,273	3,223	—	125	2,799	549	—	—	—	—
10	578	3,328	—	312	3,787	353	—	—	—	—
11	925	5,126	—	—	4,699	314	113	—	—	—
12	1,155	6,493	19	701	6,402	811	—	—	—	—
13	1,228	3,176	441	54	3,470	201	—	—	—	—
14	690	3,576	—	377	3,352	601	—	—	—	—
15	448	2,668	1	196	2,831	34	—	nil	277	nil.
16	1,988	8,016	—	47	7,371	692	—	—	—	—
17	—	—	—	—	—	—	—	—	—	—
18	1,154	5,737	—	299	5,670	366	—	—	—	—
19	2,157	7,071	—	618	7,385	364	—	—	—	—
20	nil	21	—	—	—	21	—	—	—	—
21	1,006	3,881	—	522	3,882	521	—	—	—	—
22	488	2,121	1	490	2,527	85	—	—	—	—
23	119	1,819	—	—	1,555	118	146	—	—	—
24	1,124	2,672	—	77	2,265	484	—	—	—	—
25	308	1,424	—	71	709	786	—	—	—	—
26	1,150	4,047	—	417	3,545	919	—	—	—	—
27	1,417	4,542	—	11	4,029	524	—	—	—	—
28	635	2,158	64	125	1,661	686	—	—	—	—
29	530	2,494	—	—	1,793	379	322	—	—	—
30	2,035	2,585	2,049	351	4,773	212	—	—	—	—
31	904	2,681	2	245	2,550	378	—	—	—	—
32	765	1,146	269	1	1,402	14	—	—	—	—
33	3,142,434	3,854,707	4,307,806	218,583	7,816,493	560,680	3,923	950,563	108,579	4,342

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
2	1895	BERWICK-UPON-TWEED : Berwick-upon-Tweed, 8, Sandgate, Berwick-upon-Tweed.	35th	31 December	210	1
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WALES.						
ANGLESEY :						
3	1882	Anglesey Permanent, Town Hall, Holyhead -	36th	31 May -	174	2
4	1897	Holyhead Economic, 18, Market-street Holyhead.	3rd	31 December	123	3
				Total - -	297	4
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BRECKNOCKSHIRE :						
1	1881	Brecknock and District 394th Starr-Bowkett, Church House, Lion-street, Brecon.	18th	26 August -	73	5
2	1886	Brynmawr and District 821st Starr-Bowkett, 42, King-street, Brynmawr, R.S.O.	13th	30 September	113	6
				Total - -	186	7
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CARDIGANSHIRE :						
1	1891	Aberystwyth 982nd Starr-Bowkett, Queen's-square House, Aberystwyth.	8th	31 March -	147	8
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CARMARTHENSHIRE :						
6	1876	Burry Port, Pembrey, and Gwendraeth Valleys Permanent, 1, Bridge-street, Burry Port, R.S.O.	25th	30 April -	13	9
8	1877	Carmarthen and adjoining Counties Permanent, 6, Lammas-street, Carmarthen.	22nd	31 May -	26	10
10	1881	Llanelly Permanent, Llanelly - - - -	18th	30 June -	22	11
11	1882	Llanelly 561st Starr-Bowkett, Old Town Hall, Llanelly.	17th	31 December	189	12
12	1884	Second Llanelly 676th Starr-Bowkett, Old Town Hall, Llanelly.	15th	30 April -	173	13
(I.D.) 13	1880	Pontardulais Permanent, Hendy Schools, Pontardulais, R.S.O.	28th	30 July -	112	14
14	1887	Third Llanelly 870th Starr-Bowkett, Old Town Hall Chambers, Llanelly.	12th	30 October -	264	15
17	1889	Amman Valley 963rd Starr-Bowkett, Ivorites' Hall, Ammanford, R.S.O.	10th	31 October -	121	16
18	1890	Brynamman, G. C. G., and Swansea Valley 969th Starr-Bowkett, Welcome Coffee Tavern, Brynamman, R.S.O.	9th	30 June -	268	17
19	"	Llanelly Terminable, School Board Offices, Athenæum, Llanelly.	9th	31 December	41	18
21	1898	First Llanelly and District Economic, 61, Station-road, Llanelly.	2nd	31 December	79	19
				Total - -	1,308	20
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CARNARVONSHIRE :						
56	1896	Carnarvon Permanent, Glanmenai, Carnarvon -	35th	1 May -	47	21
70	1875	Bethesda Permanent, Coetmor-yard, Bethesda, Bangor.	34th	31 December	45	22
72	1896	Llandinorwick Permanent, Llandinorwick - -	33rd	31 March -	237	23
74	1874	Lleyn and Eifionydd Permanent, 1, Salem terrace, Pwllheli.	33rd	31 December	1,057	24
80	1876	Bangor and Arvon Permanent, 294, High-street, Bangor.	32nd	30 September	189	25
85	1875	Bangor and North Wales, Masonic Hall Buildings, Bangor.	28th	30 December	123	26
87	"	Criccieth Permanent, 4, Parciau-terrace, Criccieth, R.S.O.	24th	30 September	68	27
92	1889	Carnarvon 960th Starr-Bowkett, 7, Market-street, Carnarvon.	10th	31 October -	225	28

of Building Societies, for the Year 1899—continued.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	8,802	10,995	16,997	809	27,079	522	—	—	—	—
2	2,182	10,287	71	786	9,459	1,665	—	—	—	—
3	130	288	—	—	95	104	89	—	—	—
4	2,312	10,555	71	786	9,554	1,769	89	—	—	—
5	554	3,147	—	296	3,090	353	—	—	—	—
6	501	2,280	—	23	1,466	837	—	—	—	—
7	1,055	5,427	—	319	4,556	1,190	—	—	—	—
8	591	2,137	—	41	1,688	490	—	—	—	—
9	439	241	233	106	517	63	—	- nil -	- nil -	250
10	861	772	300	662	1,657	77	—	—	—	—
11	376	366	518	693	1,577	—	—	- nil -	- nil -	1,411
12	1,527	7,491	21	588	7,257	843	—	—	—	—
13	1,632	5,912	17	365	5,741	553	—	—	—	—
14	661	1,616	164	—	539	196	1,045	- nil -	539	- nil.
15	1,506	7,046	16	557	6,905	714	—	—	—	—
16	317	1,026	12	92	792	338	—	—	—	—
17	508	2,006	14	—	1,832	157	31	—	—	—
18	534	1,114	10	—	816	195	113	—	—	—
19	202	320	5	—	—	264	61	—	—	—
20	8,563	27,910	1,310	3,063	27,633	3,400	1,250	—	539	1,661
21	3,710	7,160	—	528	2,746	4,942	—	- nil -	169	- nil.
22	151	504	96	—	374	6	220	- nil -	12	- nil.
23	2,893	8,815	6	2,296	9,840	1,277	—	- nil -	371	- nil.
24	10,076	57,925	2,960	5,855	65,234	1,006	—	- nil -	17,504	- nil.
25	2,856	11,445	—	840	11,165	620	—	- nil -	633	- nil.
26	1,210	5,845	—	656	5,069	932	—	- nil -	1,727	- nil.
27	1,915	6,288	6	1,516	7,271	539	—	- nil -	1,204	465
28	991	4,374	—	122	4,309	187	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
CARNARVONSHIRE—continued.						
93	1891	Carnarvon and District Perfect Thrift, Palace Chambers, Carnarvon.	8th	31 January -	399	1
94	"	Snowdon Permanent, Market Hall, Llanberis, Carnarvon.	9th	30 June -	118	2
95	1892	Bangor and District Perfect Thrift, Assembly Room, Queen's Head Café, Bangor.	8th	31 December	382	3
98	1897	Llandudno Economic, 26 Mostyn-street, Llandudno.	3rd	31 December	86	4
				Total - -	2,976	5
DENBIGHSHIRE :						
3	1885	Wrexham, Ruabon, and North Wales, 5, Temple-row, Wrexham.	53rd	30 November	21	6
13	1394	North Denbighshire Permanent, 11, Chapel-street, Denbigh.	33rd	4 March -	2,371	7
16	1890	Wrexham and District Perfect Thrift, 24, Chester-street, Wrexham.	10th	31 December	279	8
				Total - -	2,671	9
GLAMORGANSHIRE :						
16	1895	Maesteg Permanent, 16, Commercial - street, Maesteg, R.S.O.	43rd	31 December	288	10
27	1892	Vale of Neath Permanent, Guildhall, Neath -	43rd	31 December	72	11
32	1876	Principality Permanent Investment, 28, St. Mary-street, Cardiff.	40th	31 December	2,313	12
42	1883	Aberavon Equitable Permanent, Globe Hotel, High-street, Aberavon, Port Talbot.	36th	31 December	223	13
46	1875	Bridgend Permanent, Town Hall Chambers, Bridgend.	34th	30 September	115	14
49	"	Cardiff, 21, High-street, Cardiff - - - -	34th	30 November	278	15
53	1876	Pontypridd, Llantrisant, and Rhondda Valleys Permanent, Town Hall Chambers, Pontypridd.	33rd	31 May -	327	16
56	1880	Glamorgan, 15, Queen-street, Cardiff - - -	32nd	31 March -	633	17
57	1896	Margam Permanent, Boys' Schoolroom, Taibach, Port Talbot.	32nd	18 May -	119	18
93	1876	Merthyr and Dowlais Permanent, Glebeland House, Merthyr Tydvil.	27th	30 June -	223	19
101	1883	Aberdare, Mountain Ash, and Hirwain Permanent, 7, Canon-street, Aberdare.	26th	30 June -	76	20
108	1898	Hibernian, Infant Schoolroom, David-street, Cardiff.	25th	31 December	75	21
(a) (') 118	1875	Swansea Co-operative, Central Chambers, Goat-street, Swansea.	--	--	--	22
127	"	Landore Permanent, Siloh Chapel Schoolroom, Landore, R.S.O.	24th	30 April -	291	23
131	1876	Pontardawe Permanent, Herbert-chambers, Pontardawe, R.S.O.	24th	31 December	87	24
136	"	Llynvi Valley Permanent, Liverpool House, Maesteg, R.S.O.	23rd	30 June -	99	25
140	1877	Swansea Rock Permanent, 1, Northampton-place, Swansea.	22nd	31 December	68	26
143	1878	Swansea Imperial Permanent, Y.M.C.A., Dynevor-place, Swansea.	21st	31 March -	178	27
146	"	Welsh Economic Permanent, Old Bank Chambers, Market-square, Pontypridd.	21st	30 June -	200	28
150	1879	Aberavon Mutual Permanent, 5, High - street, Aberavon, Port Talbot.	20th	31 July -	96	29
156	1880	First Cardiff Starr-Bowkett, 1, Frederick-street, Cardiff.	19th	30 April -	337	30
157	"	National Emblem Permanent, Bank Chambers, Heathfield-street, Swansea.	19th	30 September	52	31
(C.D.) 162	1881	Pontypridd and Rhondda Valley 446th Starr-Bowkett, Vestry Hall, 8, Church-street, Pontypridd.	18th	31 October -	27	32
163	"	Cardiff Borough Permanent, 94, St. Mary-street, Cardiff.	16th	31 March -	9	33
(I.D.) 167	1882	Penarth and District 490th Starr-Bowkett, 24, Hickman-road, Penarth.	17th	31 March -	97	34
169	"	Second Cardiff Starr-Bowkett, 1, Frederick-street, Cardiff.	17th	30 April -	335	35
172	"	First Dowlais 518th Starr-Bowkett, Dowlais Coffee Tavern, Dowlais.	17th	30 June -	325	36

(') This Society has terminated (1900).

of Building Societies, for the Year 1899—continued.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	848	3,293	—	36	3,206	123	—	—	—	—
2	1,038	4,476	—	807	4,199	1,084	—	- nil -	404	- nil.
3	921	4,003	—	32	3,840	195	—	—	—	—
4	181	430	—	—	—	302	128	—	—	—
5	26,790	114,058	3,068	11,688	117,253	11,213	348	—	22,024	465
6	282	2,234	282	879	853	2,542	—	- nil -	263	44
7	14,926	127,328	—	11,385	135,633	3,030	—	- nil -	106,955	- nil.
8	323	1,691	6	—	1,190	355	152	- nil -	- nil -	67
9	15,531	131,253	288	12,264	137,726	5,927	152	—	107,218	111
10	6,960	22,200	349	2,538	24,393	694	—	- nil -	4,491	5,164
11	2,255	1,397	24	6,303	5,087	2,637	—	- nil -	- nil -	50
12	100,759	186,651	144,137	10,001	333,292	7,497	—	- nil -	1,899	909
13	2,990	4,626	4,985	1,897	10,366	1,142	—	- nil -	280	- nil.
14	3,313	3,500	3,378	—	6,650	194	34	- nil -	3,714	- nil.
15	32,858	18,577	23,495	2,812	43,117	1,767	—	- nil -	240	- nil.
16	18,632	31,794	17,790	2,086	50,051	1,619	—	- nil -	4,822	- nil.
17	20,855	23,619	40,326	2,986	64,703	2,228	—	- nil -	- nil -	53
18	1,960	4,933	1	392	5,171	155	—	—	—	—
19	18,095	19,117	24,915	5,572	47,291	2,313	—	- nil -	13,838	436
20	3,556	2,551	1,945	798	5,271	23	—	—	—	—
21	3,646	1,989	4,109	512	6,428	182	—	—	—	—
22	—	—	—	—	—	—	—	—	—	—
23	9,650	4,690	22,926	2,834	29,856	594	—	- nil -	2,060	700
24	2,197	4,180	23	695	4,850	48	—	—	—	—
25	1,191	3,073	944	618	4,605	30	—	- nil -	346	- nil.
26	2,464	3,376	3,635	528	7,371	168	—	- nil -	1,234	- nil.
27	7,253	11,971	3,696	7	14,838	836	—	- nil -	239	- nil.
28	28,716	34,434	26,881	6,993	55,391	12,917	—	7,389	- nil -	- nil.
29	2,047	3,095	3,279	1,645	7,999	20	—	- nil -	102	- nil.
30	2,737	19,797	36	318	18,138	2,013	—	- nil -	1,161	- nil.
31	1,600	4,548	1,005	248	5,801	—	—	—	—	—
32	- nil -	157	48	—	—	205	—	—	—	—
33	199	250	639	11	900	—	—	—	—	—
34	- nil -	3,316	3	—	2,982	161	176	- nil -	392	- nil.
35	2,493	16,102	18	536	15,589	1,067	—	—	—	—
36	3,072	11,569	64	711	12,339	5	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
GLAMORGANSHIRE—continued.						
174	1882	First Neath and District 529th Starr-Bowkett, 89, Windsor-road, Neath.	17th	31 October -	123	1
175	"	Merthyr 560th Starr-Bowkett, 22, Glebeland-street, Merthyr Tydvil.	17th	31 December	147	2
176	1893	British National Thrift, 28, Goat-street, Swansea	17th	31 December	18	3
186	"	Aberdare 617th Starr-Bowkett, Cardiff Castle Coffee Hotel, Cardiff-street, Aberdare.	16th	4 September	275	4
187	"	Swansea and West Glamorgan, 40, Oxford-street, Swansea.	16th	31 December	5	5
(a) (C.D.) 189	1884	Third Swansea 674th Starr-Bowkett, Heathfield Chambers, Swansea.	—	—	—	6
194	"	Mountain Ash 732nd Starr-Bowkett, Post Office Chambers, Commercial-street, Mountain Ash.	15th	30 November	192	7
199	1886	Gorseinon Permanent, Schoolroom, Gorseinon, R.S.O.	12th	30 June -	98	8
201	1887	Swansea Albion Permanent, 40, Oxford-street, Swansea.	13th	31 December	100	9
202	"	Bridgend Richmond, 25, Dunraven - place, Bridgend.	12th	31 January -	195	10
203	"	Merthyr New and Improved, 22, Glebeland-street, Merthyr Tydvil.	12th	30 June -	107	11
204	"	Eleventh Glamorganshire, 10, Rutland-street, Swansea.	12th	19 April -	27	12
205	"	Afan Valley Permanent, Old Pay Office, Cwm-avon, Port Talbot.	12th	1 July -	96	13
207	1888	Second Morriston Provident, The Surgery, Dillwyn-street, Morriston, R.S.O.	11th	31 July -	102	14
208	"	Third Swansea Liberal Terminating, Ebenezer Schoolroom, near High-street Station, Swansea.	11th	20 June -	78	15
209	1889	Fourth St. Andrew's Terminating, St. Andrew's Presbyterian Schoolroom, St. Helen's-road, Swansea.	10th	30 June -	40	16
210	"	Pentre and Treorchy 962nd Starr-Bowkett, Assembly Hall, Pentre.	10th	31 July -	195	17
211	"	Barry Dock Permanent, 71, Holton-road, Barry -	10th	31 December	20	18
212	1890	Mountain Ash Permanent, Ffrwd Villa, Mountain Ash.	9th	27 March -	23	19
(a) (I.D.) (1) 213	"	Barry Dock and District 970th Starr-Bowkett, Vere-street, Cadoxton, Cardiff.	—	—	—	20
214	"	Twelfth Glamorganshire, 10, Rutland - street, Swansea.	9th	9 November	65	21
215	1891	Swansea Union Terminating, 19, Heathfield-street, Swansea.	9th	31 December	80	22
216	"	Second Pentre and Treorchy 984th Starr-Bowkett, Assembly Hall, Pentre.	9th	31 December	75	23
217	"	Fourth Swansea Liberal Terminating, Ebenezer Schoolroom, near High-street Station, Swansea.	8th	20 January -	99	24
218	"	Merthyr Working Men's, 14, Church-street, Merthyr Tydvil.	8th	25 May -	512	25
220	"	Treorchy and District Perfect Thrift, 2, High-street, Treorchy.	8th	16 May -	360	26
221	"	Third Clydach Equitable, Reading-room, Clydach, R.S.O.	8th	28 February	60	27
(a) (I.D.) 222	"	Gwynfi 976th Starr-Bowkett, Gelly Assembly-rooms, Abergwynfi, Port Talbot.	—	—	—	28
224	"	Treherbert and District Perfect Thrift, 56, Gwendoline-street, Tynewydd, Treherbert.	8th	27 November	380	29
225	"	Penygraig and District Perfect Thrift, Foster's Coffee Tavern, Penygraig, Dinas.	8th	30 November	291	30
227	"	Central Glamorgan Permanent (formerly Maesteg and District Perfect Thrift), 10, Bridge-street, Maesteg, R.S.O.	8th	31 December	292	31
228	1892	Pentre Estyll and Cwmbwrla, Pentre Estyll Schoolroom, Swansea.	8th	8 November	30	32
229	"	Second Neath and District 979th Starr-Bowkett, 89, Windsor-road, Neath.	7th	31 January -	275	33

(1) "The Society is completely wound up, with the exception of 3l. 2s. 5d. unclaimed."

of Building Societies, for the Year 1899—continued.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	2,077	6,713	—	959	6,824	848	—	—	—	—
2	1,684	8,459	—	—	7,668	740	51	—	—	—
3	226	1,051	410	136	1,597	—	—	- nil -	256	- nil.
4	1,949	8,406	3	521	8,586	344	—	—	—	—
5	7	—	110	58	21	147	—	—	—	—
6	—	—	—	—	—	—	—	—	—	—
7	1,098	3,218	—	187	3,297	108	—	—	—	—
8	2,019	4,449	3,836	32	8,233	84	—	- nil -	- nil -	1,698
9	2,864	4,646	1,877	653	6,792	384	—	- nil -	476	1,066
10	1,128	4,872	—	273	4,675	470	—	—	—	—
11	923	3,778	7	6	3,773	18	—	—	—	—
12	1,487	494	4	1,616	2,019	95	—	—	—	—
13	1,542	2,354	786	254	3,195	199	—	—	—	—
14	1,892	7,039	2	873	2,594	5,320	—	- nil -	- nil -	420
15	2,234	1,236	243	4,458	3,719	2,218	—	—	—	—
16	989	496	2,049	144	2,503	186	—	- nil -	499	- nil.
17	821	3,620	—	22	3,437	205	—	—	—	—
18	375	1,156	86	173	1,355	60	—	—	—	—
19	1,900	1,876	1,451	286	3,607	6	—	—	—	—
20	—	—	—	—	—	—	—	—	—	—
21	1,742	3,747	289	1,016	5,052	—	—	- nil -	152	- nil.
22	1,717	3,422	2,303	1,159	6,256	628	—	- nil -	- nil -	1,554
23	531	1,519	—	—	931	571	17	—	—	—
24	4,173	3,669	1,119	2,066	5,154	1,700	—	—	—	—
25	2,760	9,486	10	501	9,751	246	—	- nil -	- nil -	144
26	841	4,334	—	—	3,771	552	11	- nil -	132	- nil.
27	598	1,574	—	343	1,863	54	—	- nil -	- nil -	95
28	—	—	—	—	—	—	—	—	—	—
29	753	3,199	—	34	2,646	587	—	—	—	—
30	644	2,386	—	48	2,359	75	—	—	—	—
31	433	2,405	—	—	1,955	264	186	—	—	—
32	788	1,007	460	608	2,045	30	—	—	—	—
33	1,133	5,212	—	8	4,427	793	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND (CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
GLAMORGANSHIRE— <i>continued</i> .						
230	1892	Aberdare and District Perfect Thrift, Judge's Court Room, Weatherall-street, Aberdare.	7th	30 April -	312	1
232	"	Aberavon, Taibach, and Port Talbot District Perfect Thrift, 11, Courtland-place, Port Talbot.	7th	30 June -	350	2
233	"	Aberaman and District Perfect Thrift, Libanus Vestry Hall, Aberaman, Aberdare.	7th	30 June -	329	3
234	"	Briton Ferry Perfect Thrift, 1, Charles-street, Briton Ferry, R.S.O.	7th	31 August -	360	4
235	"	Third Neath 1001st Starr-Bowkett, 89, Windsor-road, Neath.	7th	31 May -	249	5
236	1893	Neath and Melincrythan Perfect Thrift, 32, Briton Ferry-road, Neath.	6th	31 January -	232	6
(a)(l.D.) 237	"	Afan Valley 1003rd Starr-Bowkett, 2, Talbot-street, Aberavon, Port Talbot.	—	—	—	7
238	"	Second Morriston Beehive, The Surgery, Dillwyn-street, Morriston, R.S.O.	6th	31 March -	90	8
239	1894	Swansea Third Alliance, 19, Heathfield-street, Swansea.	5th	31 March -	70	9
240	"	Aberavon, Cwmafon, Taibach and Port Talbot District Second Perfect Thrift, 5, Springfield-place, Aberavon, Port Talbot.	5th	30 June -	282	10
241	"	Thirteenth Glamorganshire, 10, Rutland-street, Swansea.	5th	30 June -	60	11
242	1895	Fifth Swansea Liberal Terminating, Ebenezer Schoolroom, Swansea.	5th	31 December	113	12
243	1880	Counties Conservative Permanent, 154, Castle-road, Roath, Cardiff.	19th	31 December	396	13
244	1896	Fifth Landore Equitable Terminating, Old Siloh Chapel School-room, Landore, R.S.O.	4th	31 December	96	14
245	1898	Sixth Swansea Liberal Terminating, Ebenezer Schoolroom, Swansea.	2nd	31 December	146	15
246	"	Aberavon and Port Talbot Economic, Victoria Institute, Port Talbot.	2nd	31 December	58	16
247	"	Cwmafon and Pontrhydyfen Economic, Tymaen Schoolroom, Cwmafon, Port Talbot.	2nd	31 December	122	17
248	"	Fourteenth Glamorganshire, 10, Rutland-street, Swansea.	2nd	31 December	92	18
249	1894	New Tredegar and District Perfect Thrift, Colliers Coffee Tavern, Tirphil, Cardiff.	5th	20 April -	198	19
Total - -					14,862	20
MERIONETHSHIRE :						
1	1877	Merionethshire Permanent, Four Crosses, High-street, Blaenau-Festiniog.	22nd	31 December	162	21
PEMBROKESHIRE :						
1	1874	Pembrokeshire Permanent, Bush-street, Pembroke Dock.	37th	31 December	1,329	22
3	1888	Haverfordwest 931st Starr-Bowkett, 6, Market-street, Haverfordwest.	11th	30 November	271	23
Total - -					1,600	24

() This Society has terminated (1900).

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,000	4,030	2	101	3,928	205	—	—	—	—
2	1,023	2,966	—	16	2,746	236	—	—	—	—
3	692	2,657	—	204	2,594	267	—	—	—	—
4	1,148	5,098	—	43	4,744	397	—	—	—	—
5	1,091	4,613	—	87	3,833	867	—	—	—	—
6	496	1,657	—	—	1,388	188	81	—	—	—
7	—	—	—	—	—	—	—	—	—	—
8	1,500	2,671	2,500	360	5,519	12	—	—	—	—
9	1,890	2,805	1,731	410	4,876	70	—	—	—	—
10	456	1,516	4	—	943	393	184	—	—	—
11	1,870	3,365	3,597	487	7,215	234	—	—	—	—
12	3,573	3,796	9,430	1,176	13,692	710	—	—	—	—
13	673	20,255	330	—	1,343	2,525	16,717	- nil -	320	- nil.
14	811	2,545	1,425	—	3,722	73	175	- nil -	- nil -	660
15	7,947	2,341	10,072	114	12,495	32	—	—	—	—
16	55	172	—	—	—	127	45	—	—	—
17	237	350	13	—	193	157	13	—	—	—
18	1,632	2,575	10	—	2,395	50	140	—	—	—
19	143	452	—	—	407	44	1	—	—	—
20	347,058	611,027	372,810	70,473	974,617	61,907	17,786	7,389	36,653	12,999
21	1,372	4,072	353	459	4,876	8	—	—	—	—
22	18,186	52,451	6,663	3,027	61,297	844	—	—	—	—
23	1,713	6,047	109	296	6,035	417	—	—	—	—
24	19,899	58,498	6,772	3,323	67,332	1,261	—	—	—	—

SUMMARY, INCORPORATED

COUNTIES.	Total Number of Societies.	Number of Societies making Returns.	Number of Members.		Total Receipts during the last Financial Year.	
			Number of Members.	Average.	Amount of Receipts.	Average.
ENGLAND.						
BEDFORDSHIRE - - - - -	15	15	2,511	167	37,242	2,483
BERKSHIRE - - - - -	15	15	2,166	144	53,816	3,588
BUCKINGHAMSHIRE - - - - -	13	13	2,417	186	43,303	3,331
CAMBRIDGESHIRE - - - - -	13	13	1,333	103	9,350	719
CHESHIRE - - - - -	64	64	8,844	138	187,562	2,931
CORNWALL - - - - -	9	9	1,614	179	9,349	1,039
CUMBERLAND - - - - -	22	21	7,287	347	170,311	8,110
DERBYSHIRE - - - - -	23	23	5,773	262	114,564	5,207
DEVONSHIRE - - - - -	30	30	7,371	246	122,163	4,072
DORSETSHIRE - - - - -	12	12	2,512	209	47,549	3,962
DURHAM - - - - -	105	102	22,439	220	760,376	7,455
ESSEX - - - - -	48	46	5,908	134	143,464	3,260
GLOUCESTERSHIRE - - - - -	31	31	13,127	423	449,189	14,490
HAMPSHIRE - - - - -	56	55	7,847	143	178,313	3,242
HEREFORDSHIRE - - - - -	7	7	724	103	9,315	1,331
HERTFORDSHIRE - - - - -	22	22	2,793	133	81,843	3,720
HUNTINGDONSHIRE - - - - -	1	1	252	252	1,085	1,085
KENT - - - - -	64	62	11,133	180	298,974	4,822
LANCASHIRE - - - - -	416	410	74,832	183	1,907,915	4,653
LEICESTERSHIRE - - - - -	24	24	17,836	743	355,164	14,798
LINCOLNSHIRE - - - - -	27	26	3,742	144	94,704	3,642
LONDON - - - - -	514	504	110,720	220	5,557,160	11,046
MIDDLESEX - - - - -	27	27	3,452	128	140,670	5,210
MONMOUTHSHIRE - - - - -	17	17	2,456	145	50,590	2,976
NORFOLK - - - - -	13	12	2,033	169	40,859	3,405
NORTHAMPTONSHIRE - - - - -	20	20	2,870	143	55,167	2,758
NORTHUMBERLAND - - - - -	71	71	16,546	233	887,735	12,503
NOTTINGHAMSHIRE - - - - -	14	14	4,793	369	143,075	10,220
OXFORDSHIRE - - - - -	4	4	484	121	4,322	1,080
RUTLANDSHIRE - - - - -	1	1	100	100	422	422
SHROPSHIRE - - - - -	9	9	1,223	136	12,391	1,377
SOMERSETSHIRE - - - - -	35	35	8,618	246	197,906	5,654
STAFFORDSHIRE - - - - -	52	51	18,756	368	525,527	10,304
SUFFOLK - - - - -	9	9	1,599	200	25,460	3,182
SURREY - - - - -	27	27	4,620	171	127,709	4,730
SUSSEX - - - - -	39	38	6,099	160	194,490	5,118
WARWICKSHIRE - - - - -	41	41	16,776	409	666,776	16,262
WESTMORLAND - - - - -	5	5	802	160	9,213	1,843
WILTSHIRE - - - - -	9	9	2,943	327	95,182	10,576
WORCESTERSHIRE - - - - -	16	16	5,998	375	121,644	7,603
YORKSHIRE - - - - -	106	104	60,993	586	3,142,434	30,216
BEEWICK-UPON-TWEED - - - - -	1	1	210	210	8,802	8,802
TOTAL ENGLAND - - - - -	2,047	2,016	474,551	236	17,083,085	8,490
WALES.						
ANGLESEY - - - - -	2	2	297	148	2,312	1,156
BRECKNOCKSHIRE - - - - -	2	2	186	93	1,055	527
CARDIGANSHIRE - - - - -	1	1	147	147	591	591
CARMARTHENSHIRE - - - - -	11	11	1,308	119	8,563	778
CAERNARVONSHIRE - - - - -	12	12	2,976	248	26,790	2,232
DENBIGHSHIRE - - - - -	3	3	2,671	890	15,531	5,177
GLAMORGANSHIRE - - - - -	79	74	14,862	201	347,058	4,690
MERIONETHSHIRE - - - - -	1	1	162	162	1,372	1,372
PEMBROKESHIRE - - - - -	2	2	1,600	800	19,899	9,449
TOTAL WALES - - - - -	113	108	24,209	224	423,171	3,918
TOTAL ENGLAND AND WALES - - - - -	2,160	2,124	498,760	235	17,506,256	8,258

SOCIETIES.—ENGLAND AND WALES, 1899.

	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
	To the Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Amount Invested in other Securities and Cash.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	92,786	21,955	5,154	112,027	7,691	127	—	8,740	294
2	135,666	22,393	9,803	144,565	18,975	4,322	—	3,598	87
3	80,547	20,119	6,148	102,145	4,669	—	—	1,122	29
4	30,427	8,863	2,409	36,136	4,743	820	—	397	—
5	352,584	125,822	44,822	485,431	36,212	1,585	—	71,733	691
6	21,243	165	1,700	19,830	3,250	28	—	—	825
7	481,042	231,884	31,829	660,170	83,425	1,160	32,402	219,870	759
8	271,063	25,220	15,612	290,166	21,518	226	—	6,138	3,328
9	245,035	86,447	23,964	309,734	44,289	1,423	6,509	18,941	1,545
10	124,523	69,933	9,842	194,754	7,952	1,592	7,058	21,313	8,013
11	1,413,065	226,931	82,791	1,622,228	99,208	1,401	17,120	31,582	9,051
12	270,392	67,089	27,234	343,795	20,508	412	—	3,358	636
13	616,546	243,644	100,120	857,197	102,847	266	78,314	27,464	12,860
14	307,219	109,486	38,782	387,257	67,628	602	—	21,084	3,507
15	32,889	231	2,983	29,088	7,015	—	—	422	—
16	135,832	45,686	11,015	167,167	25,134	232	—	2,749	1,450
17	4,234	4	49	3,637	650	—	—	—	428
18	523,888	166,661	55,554	699,170	46,570	363	—	59,399	15,865
19	4,408,318	945,601	533,665	5,176,945	592,685	117,954	277,525	1,430,446	33,869
20	620,715	257,367	26,567	893,852	10,797	—	30,407	5,786	3,132
21	192,464	15,682	15,263	210,219	13,089	101	7,993	447	1,109
22	8,487,623	2,785,998	698,848	10,660,418	1,130,365	181,686	402,166	874,244	44,548
23	131,298	76,119	11,026	204,280	13,714	449	—	24,578	—
24	110,083	36,881	14,053	151,110	9,024	883	—	10,517	464
25	90,880	14,495	5,810	94,873	16,312	—	—	6,924	562
26	109,340	32,301	8,870	140,888	9,039	584	—	—	603
27	1,840,700	92,093	105,786	1,972,065	59,735	6,779	141,370	43,575	6,283
28	271,548	49,584	24,211	308,991	36,146	206	13,577	697	—
29	16,931	219	721	16,378	1,493	—	—	—	—
30	2,129	—	—	2,089	31	9	—	—	210
31	42,909	3,305	2,961	45,389	3,786	—	—	—	3,153
32	326,238	153,109	34,956	479,141	33,332	1,830	—	31,280	7,374
33	1,047,798	259,479	106,154	1,316,511	96,854	66	108,983	28,761	18,729
34	46,112	18,625	4,789	64,060	5,336	130	—	8,500	48
35	257,272	18,246	18,385	273,181	20,620	102	—	12,438	2,397
36	304,215	79,980	28,812	382,867	29,362	778	—	11,936	1,474
37	997,362	30,163	74,744	1,050,147	49,505	2,622	7,680	6,295	2,709
38	26,143	5,440	994	30,316	1,933	278	—	1,368	—
39	167,930	87,753	14,559	257,178	13,035	29	—	86,839	1,017
40	209,131	105,359	9,576	311,920	10,416	1,730	—	7,436	854
41	3,854,707	4,307,806	213,583	7,816,493	560,680	3,923	950,563	108,579	4,342
42	10,295	16,997	809	27,079	522	—	—	—	—
43	28,711,077	10,865,190	2,429,453	33,350,877	3,320,145	334,698	2,081,677	3,193,556	192,250
44	10,555	71	786	9,554	1,769	89	—	—	—
45	5,427	—	319	4,556	1,190	—	—	—	—
46	2,137	—	41	1,688	490	—	—	—	—
47	27,910	1,310	3,063	27,633	3,400	1,250	—	539	1,661
48	114,058	3,065	11,688	117,253	11,213	348	—	22,024	465
49	131,253	288	12,264	137,726	5,927	152	—	107,218	111
50	611,027	372,810	70,473	974,617	61,907	17,786	7,389	36,653	12,999
51	4,072	353	459	4,876	8	—	—	—	—
52	58,498	6,772	3,323	67,332	1,261	—	—	—	—
53	964,937	384,672	102,416	1,345,235	87,165	19,625	7,389	166,434	15,236
54	29,676,014	11,249,862	2,531,869	39,696,112	3,407,310	354,323	2,089,066	3,359,990	207,486

AGGREGATE BALANCE SHEET of 2,093 INCORPORATED SOCIETIES.

LIABILITIES.		ASSETS.	
	£.		£.
To Holders of Shares - - - -	29,676,014	By Balance due on Mortgage Securities - -	39,696,112
To Depositors and other Creditors - - -	11,249,862	By other Assets - - - - -	3,407,310
TOTAL - - - £.	40,925,876	TOTAL - - - £.	43,103,422
Balance of Undivided Profit (in 1,786 Societies) - - - - -	2,531,869	Balance deficit (in 272 Societies) - - -	354,323
£.	43,457,745	£.	43,457,745

INDEX TO INCORPORATED SOCIETIES.—ENGLAND AND WALES.

(The Number following the name of Society denotes the page in the Report.)

Register Number.	NAME OF SOCIETY.	Register Number.	NAME OF SOCIETY.	Register Number.	NAME OF SOCIETY.
	A.	1,266	Amicable, 40.	567	Barnoldswick, 120.
		198	" Mutual, 66.	435	Barnaley Model, 118.
		2,289	Anfield Economic, 58.	118	" Permanent, 114.
		3	Anglesey, 122.	566	" Popular, 120.
		485	Anglian, 80.	27	Barnstaple, 14.
		421	Archibald, 78.	28	" and North Devon, 14.
		1,069	Ardwick Permanent, 40.	1,024	Barrow-in-Furness Permanent, 38.
		171	Argyll, 66.	60	" on-Soar and District, 60.
195	Abbey Road, &c., 66.	478	Armley, 120.	211	Barry Dock, 126 ³
233	Aberaman, 128.	162	Armstrong, 96.	27	Basford, 100.
246	Aberavon Economic, 128.	29 ^a	Ashbourne, 12.	37	Bath and County, 102.
42	" Equitable, 124.	116	Ashford, 34.	43	" District, 102.
150	" Mutual, 124.	2,219	Ashton and District Model, 56.	2,279	" Hotel, 56.
232	" Perfect Thrift, 128.	1,380	" under-Lyne and District, 42.	38	" Liberal, 102.
240	" " 2nd, 128.	1,669	" Stamford, 44.	16	" Somerset, Gloucester, and Wilts, 100.
101	Aberdare, "Mountain" Ash and Hirwain, 124.	2,179	Aspull, 54.	401	Battersea Mutual, 2nd, 76.
230	" Perfect Thrift, 128.	115	Astley, 8.	649	" " 3rd, 86.
52	Abergavenny and Monmouthshire, 92.	89	Aston Ballot and Sale, 110.	2,193	Bay Horse Inn, 54.
34	Abertillery, 92.	116	" Handsworth, and Erdington, 112.	76	Bayswater and Kensington, 62.
1,372	Accrington and District, 42.	118	" Witton, &c., 112.	455	" Triplex, 78.
1,598	" Victoria, 42.	59	Atlas, 62.	134	Bebington, 8.
356	Accumulative Bonus, 74.	151	Auckland, 16.	233	Bede, 16.
343 ^a	Advance, 18.	19	Aylesbury, 4.	32	Bedford Co-operative, 4.
323	Advantage, 72.	31	Aylestone, 58.	36	" Crown, 4.
205	Afan Valley Permanent, 126.			1,191	" Leigh, &c., 40.
496	Aid to Thrift, 80.			42	" Peers' Economic, 4.
557	" 2nd, 82.			48	" Perfect Thrift, 4.
650	Albion, 36.			29	Bedfordshire and Buckinghamshire, 4.
201	" Permanent, 16.			35	" Permanent, 4.
1,088	" 40.			149	Bedlingtonshire, 96.
30	Aldeburgh, 106.			67	Bedminster, &c., 26.
336	Aldgate Alliance, 72.			236	Bee, 68.
638	" Mutual, 86.			84	Beeston, 100.
521	Alexander Mutual, 3rd, 82.			97	Belgrave and Chelsea, 64.
569	" 4th, 84.	2,024	Bacup Economic, 50.	270	" Mutual, 4th, 70.
23	Alford, 60.	80	Bangor and Arvon, 122.	584	Belsize, &c., 84.
46	Alfreton and District, 12.	85	" North Wales, 122.	192	Benwell Model, 98.
69	" Model, 14.	95	" Perfect Thrift, 124.	43	Berkhamsted and Northchurch, 32.
347	Alliance, 18.	122	Banking and Commercial, 64.	10	Berks and Bucks, 4.
53	Amalgamated Society of Carpenters and Joiners, 100.	1,432	Bardsley, 42.	5	Berkshire Perpetual, 4.
10	Ambleside, 112.	73	Barnard Castle and Teesdale, 16.	689	Bermondsey Operatives', 3rd, 88.
32	Amersham, 6.	25	Barnet, 30.	701	" 4th, 90.
636	Amhurst, 86.	60	" (Golding's) Improved Permanent, 32.	302	" Permanent, 72.

INDEX TO INCORPORATED SOCIETIES.—ENGLAND AND WALES—*continued*.

Register Number.	NAME OF SOCIETY.	Register Number.	NAME OF SOCIETY.	Register Number.	NAME OF SOCIETY.
2	Berwick-upon-Tweed, 122.	70	Bridgwater Model, 102.	352	Camden, 74.
70	Bethesda, 122.	296	Bridlington, 116.	49	Cardiff, 124.
242	Beverley Permanent, 116.	58	Brierley Hill, 102.	163	" Borough, 124.
102	Bexhill, 110.	109	Brightelmstone, 110.	156	" Starr-Bowkett, 1st, 124.
112	Billericay, 24.	112	Brighton and District Mutual, 2nd, 110.	169	" " 2nd, 124.
187	Bilston Model, 106.			15	Carlisle Perpetual, 12.
182	" Popular, 106.	115	" " " " 3rd, 110.	94	Carlton Permanent, 62.
221	Bingley, Morton, &c., 116.	47	" " Shoreham, 108.	8	Carmarthen, 122.
143	Birkenhead Artizans', 8.	38	" " Southern Counties, 108.	56	Carnarvon, 122.
68	" Borough, 6.			93	" Perfect Thrift, 124.
189	" Model, 10.	30	" " Sussex Equitable, 108.	1,153	Carnforth, 40.
10	Birmingham, No. 4, 110.	85	" " " Self-help, 108.	479	Castle Street Ward, 36.
121	" and Nechells, 112.	110	" Hove, and Preston, No. 10, 110.	159	Cavendish, 66.
100	" Economic, 112.			369	Caxton, 74.
69	" Incorporated, 110.	113	" " " No. 11, 110.	404	Central Finsbury, 76.
104	" Perfect Thrift, 112.	114	" " " No. 12, 110.	227	" Glamorgan Permanent, 126.
324	Bishop Auckland Rock, 18.	117	" " " No. 13, 110.	490	" Hackney, 80.
665	Bishopgate Mutual, 2nd, 88.	120	" " " No. 14, 110.	483	" Metropolitan, 80.
33	Bishop's Hatfield, 30.	27	Bristol and Clifton, 26.	193	" Permanent, 66.
26	" Stortford, 30.	13	" " District Permanent Economic, 24.	811	" Rock, 72.
71	Bishopston Perfect Thrift, 26.	41	" " Somerset, 102.	351	Chandos Mutual, 74.
73	" " " 2nd, 26.	10	" " Equitable, 24.	677	" " 2nd, 88.
30	Blaby, 58.	21	" " General, 26.	215	Chantry, 116.
1,209	Blackburn and East Lancashire, 40.	55	" " Great Western, 26.	394	Charterhouse, 76.
2,045	" Economic, 50.	59	" " Perfect Thrift, 26.	3	Chatham Investment, 32.
2,137	" Model, 2nd, 54.	64	" " " 2nd, 26.	997	" Permanent, 38.
2,222	" " 3rd, 56.	68	" " " 3rd, 26.	1,257	" " 2nd, 40.
2,169	" Richmond, 54.	22	" " Permanent, 26.	157	" Reliance Mutual, 36.
445	Black Hill, Consett, &c., Model, 20.	19	" " Third, 26.	5	Chelmsford and Essex, 22.
1,999	Black Horse, 50.	11	" " West of England, &c., 24.	685	Chelsea and District, 58.
2,078	Blackpool Economic, 52.	77	Britannia Permanent, 62.	392	" " Kensington, 76.
2,214	" " 2nd, 56.	422	British Co-operative, 78.	642	" " 2nd, 86.
2,201	" Perfect Thrift, 56.	176	" National Thrift, 126.	397	" " South Kensington, &c., 76.
125	Blackwater, 24.	243	" Savings Fund, 36.	4a	Cheltenham and East Gloucestershire, 24.
148	Blyth and Morpeth, 96.	35	" Workman, 102.	50	" " Gloucestershire, 26.
197	" Model, 2nd, 98.	234	Briton Ferry, 128.	62	" " Richmond, 26.
199	" Peers' Economic, 98.	246	Brockley Permanent, 68.	63	" " 2nd, 26.
467	Boatmen's Institution, 78.	88	Bromley and South Eastern, 34.	65	" " 3rd, 26.
13	Bodmin, 10.	147	" Beckenham, &c., 34.	274	Chertsey, Walton, &c., 106.
96	Bognor, 110.	562	Brompton, 82.	34	Chesham, 6.
2,066	Bolton Economic, 52.	975	Brougham, 38.	28	" Ballot and Sale, 6.
1,058	" Union, 40.	80	Brunswick, 62.	108	Cheshire, 8.
272	Bona Fide, 70.	110	Buckhurst Hill, &c., 24.	14	Cheshunt, 30.
448	" " 2nd, 78.	40	Burbage, 12.	135	Chester and North Wales, 8.
617	" " 3rd, 84.	399	Burnley, 36.	171	" Commercial, 8.
2,298	Bootle and Litherland Economic, 58.	6	Bury Port, 122.	182	" Economic, 10.
1,741	Bootle-cum-Linacre, 44.	54	Burslem and Tunstall Permanent, 102.	194	" " 2nd, 10.
125	Bordesley, 112.	154	Burton-on-Trent Richmond, 104.	164	" " Richmond, 8.
826	" and County, 38.	167	" " " 2nd, 104.	66	Chesterfield Model, 14.
1,781	" " District of St. Helena, 44.	157	" " Safety, 104.	58	" " Richmond, 12.
806	" of Chelsea, 72.	2,240	Bury and Elton, 56.	119	Chichester and West Sussex (Golding's) Improved Permanent, 110.
100	" " Finsbury, 64.	566	" " Athenæum, 36.	90	Chichester Mutual, 108.
50	" " Lambeth, 62.	1,353	" Permanent Co-operative, 42.	760	Chorley (60% shares), 36.
45	" " Marylebone Permanent, 62.	20	" St. Edmunds Mutual, 106.	1,216	" (100% shares), 40.
109	" " Portsmouth, 10th, 30.	19	" " Permanent, 106.	2,039	" and District Economic, 50.
114	" " " 11th, 30.	70	Buxton, 14.	2,092	" " 2nd, 52.
121	" " " 12th, 30.	182	Byker and Heaton, 98.	2,115	" " 3rd, 52.
171	" " Tynemouth United Starr-Bowkett, 98.	198	" " " 2nd, 98.	2,141	" " 4th, 54.
1,597	" " Warrington, 42.			2,147	" Model, 54.
610	" " Westminster, 84.			37	Christchurch and Bournemouth, 26.
1,586	" " Wigan, 42.			49	" " " No. 2, 28.
623	" Permanent, 36.			1,303	" " Hulme, 42.
22	Boston and Skirbeck, 60.			430	Church of England Temperance, &c., 78.
1,957	Bounds Green and Hornsey, 92.			1,228	Churchtown, 40.
46	Bournemouth, 28.			615	City and Commercial Mutual, 2nd, 84.
123	" Improved Permanent, 30.			90	" " County of Durham, 16.
103	" Perfect Thrift, 28.			129	" " District, 112.
89	" Working Men's, 28.			284	" " Home Counties, 70.
612	Bow and Bromley, 11th, 84.			592	" " Northern, 84.
681	" " " 12th, 88.			125	" " Suburban, 64.
696	" " " 13th, 88.			664	City Boundary, 88.
709	" " " 14th, 90.			637	" Central, 5th, 86.
493	" Ballot and Sale, 80.			1,811	" Charter, 46.
2,144	Bradford and Beswick Model, 54.			95	" Mutual, 4th, 64.
2,227	" Beswick &c., Economic, 56.			73	" of Bath, 102.
98	" 2nd Equitable, 114.			1,877	" " Liverpool, 48.
131	" 3rd Equitable, 114.			1,975	" " Co-operative, 50.
409	" Self-help, 118.			488	" " London College, 80.
297	Brandling Permanent, 18.			170	" " Newcastle, 95.
1,913	Brentford Heath and Home, 90.				
46	Bridgend Permanent, 124.				
202	" Richmond, 126.				

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17	" " Rochester, 32.	464	" Popular, 20.	337	" Dulwich, 74.
29	" " St. Albans, 30.	49	Crown, 94.	376	" " 2nd, 74.
59	" " (Golding's) Improved Permanent, 32.	59	" Permanent, 94.	1,626	" End, 42.
7	" " Truro, 10.	262	Croydon Permanent, 106.	268	" Greenwich, 70.
259	" Provident, 70.	301	" Royal Arch, 106.	89	" Grinstead, 108.
382	" Terminus, 76.	1,656	Crumpsall and Broughton, 44.	137	" Ham, 24.
542	" Young Men's, 82.	8	Cumberland, 10.	6	" Kent and Sandwich, 32.
144	Clacton and District, 24.	1,656	Cunningham, 90.	1,936	" Liverpool Incorporated, 48.
265	" on-Sea, 70.	2,180	Curzon Street Café, 54.	519	" London, 82.
184	Clapham Permanent, 66.	247	Cwmavon Economic, 128.	616	" Marylebone, 84.
242	" Perseverance, 68.			36	" Suffolk, 106.
164	Clapton and General, 66.			65	Eastbourne Mutual, 108.
1,124	Clarence-street, 40.			11	" Permanent, 108.
87	Clarendon Arms, 6.			655	Eastern Equitable, 86.
26	Clay Cross, 12.			683	" Excelsior, 2nd, 88.
748	Clayton Square, 36.			291	" Permanent, 116.
21	Cleator Moor, 12.			54	Ebbw Vale Perfect Thrift, 92.
149	Clerkenwell Permanent, 66.			276	Ebor, 116.
181	Cleveland, 116.	1,080	Dalton, 40.	1,319	Eccles, Patricroft, &c., 42.
508	Clissold Mutual, 80.	441	Danum, 120.	81	Eccleshall, 104.
581	" " 2nd, 84.	300	Darlington and District, 18.	708	Economic, 36.
2,026	Clitheroe Economic, 50.	147	" Equitable, 16.	181	Economical, 16.
1,866	" " 2nd, 46.	447	" Model, 20.	295	" Permanent, 116.
2,261	" " 3rd, 56.	457	" " 2nd, 20.	902	Edgehill District, 38.
221	Clydach, 3rd, 126.	481	" " 3rd, 22.	2,060	" Model, 52.
46	Coalville, 58.	495	" " 4th, 22.	192	Edgeley, 10.
102	Cobden, 1st, 112.	501	" " 5th, 22.	462	Educational, 78.
103	" 2nd, 112.	458	" Popular, 20.	82	Effra Mutual, 62.
108	" 3rd, 112.	499	" " 2nd, 22.	43	Egremont, 12.
175	Coborn, 66.	158	Dartford and District Mutual, 36.	480	Eldon Lane, 20.
1,943	Coburg, 48.	2,002	Darwen Borough, 50.	356	Eligible, 18.
13	Cockermouth, 10.	20	Daventry, 94.	1,511	Ellesmere, 42.
33	" Model, 12.	1	Deal, Walmer, and East Kent, 32.	526	Ellis Berg, 82.
49	Colechester Co-operative, 22.	11	Deddington, 100.	227	Elsecar, 116.
459	Colebrooke, 78.	1,102	Denton Permanent, 40.	55	Elswick Permanent, 94.
147	Collingwood, 96.	1,693	" West End, 44.	170	Empire, 66.
2,158	Collyhurst Model, 54.	752	Derby and Sefton, 36.	1,545	Enfield Independent, 90.
2,221	" " 2nd, 56.	1,496	" Permanent, 42.	536	English Church, &c., 82.
1,167	Colne, 40.	28	Derbyshire Permanent, 12.	13a	Enterprise Permanent, 10.
341	Commercial and Counties, 74.	502	Derwent, 22.	1,041	" Perpetual, 40.
548	" Brixton, 82.	238	Dewsbury, 116.	378	Epsom, 108.
703	" Mutual, 90.	440	Diamond, 78.	78	Equality, 62.
154	" Permanent, 66.	431	Doncaster, 118.	36	Equitable, 102.
40	" " 62.	2	Dorchester and County of Dorset, 16.	1,252	" Co-operative, 40.
1,025	" " 38.	265	Dorking Investment, 106.	862	" Permanent, 38.
794	" Perpetual, 36.	6	Dorset, 16.	1,032	" " 38.
53	Congleton, Biddulph, and Mow Cop, 6.	14	Dover and East Kent, 32.	947	" " 2nd, 38.
428	Consett Permanent, 20.	90	" " Folkestone, 34.	332	Equity, 72.
129	Consolidated, 64.	117	" Ballot and Sale, 34.	136	Erdington Permanent, 112.
641	Constantinople, 86.	16	" District, 32.	34	Erewash Valley, 12.
829	Constitutional, 38.	156	" Mutual, 36.	182	Erskine Permanent, 66.
509	Co-operative, 80.	218	Driffield, 116.	153	Essex and Kent Mutual, 24.
20	Cornwall Permanent, 10.	132	Duchess of Kent, M.U., 64.	19	" Equitable, 22.
269	Corporation, 16.	44	Dudley, 114.	148	Etruscan, 104.
52	Cosmopolitan, 26.	239	Duke of Ormond, 68.	563	Everton and West Derby, 36.
243	Counties Conservative, 128.	596	" Street, 36.	90	Excelsior, 62.
623	County of London, 86.	543	Dulwich Ballot and Sale, 82.	94	Exchange, 96.
24	" " Southampton, 26.	472	Durham and Yorkshire, 20.	1,123	" Permanent, 40.
121	" " Stafford, 104.	226	" District, 16.	1,260	" " 40.
1,368	" Palatine of Lancaster, 42.			1,743	Exchequer, 44.
273	" Permanent, 116.			37	Exeter, 14.
9	Court Excelsior, 6.			43	" and Devon, 14.
24	Coventry and Warwickshire, 110.			21	" West of England, 14.
124	" Craven, 112.			84	" Model, 16.
114	" Perfect Thrift, 112.			82	" Perfect Thrift, 16.
128	" " 2nd, 112.			69	" Richmond, 14.
86	" Permanent " Economic, 110.				
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16	Stony Stratford, 4.	497	Tow Law Mutual, 22.	53	" (of Bristol), 26
78	Stourbridge, 114.	496	" " Popular, 22.	1,948	" (Oldham), 4th, 48.
434	Strand and Country, 78.	363	" " Reciprocal, 18.	130	" Park, 64.
138	Stratford Co-operative, 24.	101	Tower Hamlets and General, 64.	641	" Permanent, 36.
71	" Rock, 4th, 22.	658	" " Reliance, 88.	2,273	Vulcan, 56.
76	" " 5th, 24.	109	Town and Country, 104.		
129	" " 7th, 24.	10	" " County of Poole, 16.		
11	Stratton St. Margaret, 114.	114	" " Permanent, 96.		
552	Streatham and East Surrey, 82.	347	" of Hammersmith, 74.		
622	" Common Beehive, 86.	539	" " 3rd, 82.		
410	" " Mutual, 76.	1,955	Toxteth and Garston, 48.		
47	Stroud Conservative, 26.	1,162	Trafalgar, 40.		
46	" Provident, 26.	67	Tranmere, 6.		
88	Sun, 96.	224	Treherbert, 126.		
65	" Permanent, 62.	220	Treorchy Perfect Thrift, 126.		
933	" " 38.	51	Tring, 32.	2,040	Waggon and Horses, 2nd, 50.
157	" " 66.	663	Trustees, 88.	45	Wakefield and West Riding, 114.
382	Sunderland Havelock, 18.	7	Tunbridge Wells, 32.	442	" Model, 120.
443	" Model, 20.	8	" " and District, 32.	633	Walham Green Eclipse Ballot, 86.
411	" Monarch, 20.	137	" " Perfect Thrift, 34.	172	Walker and Byker, 98.
414	" Neptune, 20.	60	Tunstall, 104.	85	" Wallsend, &c., 94.
473	" Paragon, 20.	1,181	Tyldesley, 40.	44a	Wallasey, 6.
492	" " 2nd, 22.	387	Tyne Commercial, 18.	203	" District Economic, 10.
441	" Peers' Economic, 20.	255	" Dock, 16.	14	Wallingford, 4.
358	" Royal, 18.	161	Tynemouth Eligible, 96.	189	Walsall and Bloxwich Model, 106.
371	" Star, 18.	71	" Permanent, 94.	91	" Mutual, 104.
392	" Working Men's, 18.	177	" Victoria Jubilee, 98.	62	Walthamstow Permanent, 22.
654	Surrey Commercial Docks, 86.	91	Tyneside, 96.	1,731	Walton and Kirkdale, 44.
387	" Lodge, 76.			2,293	" Economic, 58.
56	Sussex Mutual, 108.			243	Walworth Bowkett, 68.
273	Sutherland, 70.			260	" Institution, 70.
1,725	Sutton, Bold, &c., 44.			646	Wardour, 86.
198	" Mutual, 106.			165	Warehousemen and Clerks, 66.
61	Swadlincote, 14.			1,227	Warrington Permanent, 40.
2,164	Swan Hotel, 54.			1,404	" Working Men's, 42.
11	Swanage and Isle of Purbeck, 16.			54	Warwick, 110.
201	Swansea Albion Permanent, 126.			494	Waterhouses, 22.
239	" Alliance, 128.			767	Waterloo and Crosby, 36.
187	" and West Glamorgan, 126.			2,295	" " Seaforth Economic, 58.
118	" Co-operative, 124.			2,288	" New, 53.
143	" Imperial, 124.	5	Uckfield, 108.	57	Watford and Bushey, 32.
208	" Liberal, 3rd, 126.	1,093	Ulverston Temperance, 40.	27	" " West Herts, 30.
217	" " 4th, 126.	121	Union Permanent, 96.	700	Watling Street Mutual, 90.
242	" " 5th, 128.	619	United Beneficial and Moorgate, 84.	962	Wavertree, 38.
245	" " 6th, 128.			419	Wearside, 20.
140	" Rock, 124.	389	" British, 76.	61	Wednesbury, 104.
215	" Union, 126.	73	" Cheshire, 6.	158	" and Willenhall, 104.
2	Swindon, 112.	511	" Clubs, 80.	188	" Model, 106.
240	Swinton, Mexborough, &c., 116.	383	" Friendly Societies, 76.	30	Wellingborough Ballot and Sale 94.
		18	" Friends Perpetual, 60.	15	" Investment and Ballot, 94.
		990	" Kingdom, 38.	345	Wellington Permanent (Gateshead), 18.
		575	" Legal, 84.	961	" Permanent (Liverpool), 38.
		239	" Permanent (South Shields), 16.	29	" Wiveliscombe, &c., 102.
		302	" " (Gateshead), 18.	146	Welsh Economic, 124.
		964	" Temperance, 38.	34	

INDEX TO INCORPORATED SOCIETIES.—ENGLAND AND WALES—*continued.*

Register Number.	NAME OF SOCIETY.	Register Number.	NAME OF SOCIETY.	Register Number.	NAME OF SOCIETY.
663	West Lancashire, 44.	2,097	Wigan Economic, 52.	61	Woolwich Mutual, 62.
1,386	" Liverpool, 42.	2,142	" " 2nd, 54.	456	" Reliance, 78.
176	" London and Provincial, 66.	1,255	" Ince, Hindley, &c., 40.	45	Worcester Permanent, 114.
32	" " Economic, 62.	2,101	" Model, 52.	26	Working Men's Mutual, 98.
36	" " Permanent, 62.	2,125	" " 2nd, 52.	893	" " Permanent, 38.
324	" " Temperance, 72.	2,247	" " 3rd, 56.	25	Workington and West Cumber-
1,263	" Middlesex, 90.	2,200	" Perfect Thrift, 56.		land, 12.
34	" of England, 102.	588	" Permanent, 36.	50	" Distington, and Har-
602	" Southwark, 84.	1,246	" Provident, 40.		rington, 12.
135	" Surrey, 106.	2,182	" Richmond, 54.	37	" Model, 12.
53	" Sussex, 108.	19	Wigston Magna, 58.	17	" Permanent, 12.
486	Westbourne Grove, 2nd, 80.	329	Wilberforce, 116.	15	Worthing Permanent, 108.
555	" Park, 82.	17	Willingham, 6.	51	Wotton-under-Edge, 26.
39	Western Counties, 14.	500	Willington Popular, 22.	16	Wrexham Perfect Thrift, 124.
357	" Equitable, 6th, 74.	3	Wilts and Western, 112.	3	" Ruabon, &c., 124.
350	" " 7th, 74.	226	Wimbledon Permanent, 106.	51	Wymondham, 94.
606	" " 8th, 84.	9	Wimborne and Bournemouth, 16.		
684	" " 9th, 88.	105	Winchester Perfect Thrift, 30.		
190	" Suburban, 66.	79	" Mutual, 28.		
56	" Valleys (Mon.), 92.	9	Windsor and District, 4.		
11	Westmorland, 112.	7	" " Eton, 4.		
40	Weston-super-Mare Mutual, 102.	686	" Permanent, 36.		
22	Weymouth Perfect Thrift, 16.	103	Winsford, 8.		
660	Wharfedale, 88.	18	Wisbech, 6.		
12	Whitechurch, 100.	49	Woburn Sands, 4.		
1,967	White Bear, 50.	130	Wolverhampton and District, 104.		
19	Whitehaven and West Cumber-	174	" Cobden, 104.		
	land, 12.	23	" Freeholders, 102.	468	Yeadon, 120.
32	" Model, 12.	169	" Richmond, 104.	28	Yeovil, 100.
34	" " No. 2, 12.	22	Wolverton (Bucks), 6.	293	Yorkshire Permanent, 116.
46	" " Peers' Economic, 12.	63	Woodford, 22.		
15	Whixall, 100.	128	Woodley, 8.		
441	Wickham Park, 78.	624	Woolwich and Plumstead, 86.		
2,133	Widnes Peers' Economic, 54.	20	" Equitable, 60.		

Y.

SPECIAL REPORTS of AUDITORS, and Comments made by AUDITORS, on the ACCOUNTS and STATEMENTS of BUILDING SOCIETIES, for the Year 1899.

Register Number.	COUNTY.	NAME OF SOCIETY.	OBSERVATIONS.
29	Hertford	City of St. Allan's Permanent.	The Auditors state that the only vouchers submitted for payments to members have been the endorsed cheques, and that they have arranged that proper receipts shall be taken in future.
1,809	Lancaster	Ardwick 322nd Starr-Bowkett.	The Auditors report that one set of deeds is at present incomplete, the late Secretary having abstracted a deed.
1,835	Ditto	First Wigan 343rd Starr-Bowkett.	The professional Auditor makes a Special Report dealing with Insurances, Subscriptions on Appropriated Shares, and other matters.
2,009	Ditto	Third Wigan 817th Starr-Bowkett.	The professional Auditor calls attention to the arrears on Mortgages.
2,243	Ditto	Hindley Popular	The professional Auditor reports, <i>inter alia</i> , that he is not aware of any rule authorising the payment of 10 <i>l.</i> for the purchase of a ballot of 100 <i>l.</i> , and that he considers the amount excessive.
119	London	Royal Mutual	The Auditors report that "advances have been made to non-subscribers, whereas the Rules do not provide for advances to others than members."
146	Ditto	Monarch Investment	The Auditors state that "the accounts are subject to the sufficiency of the Mortgage Contingent Fund, and to the value of the properties on hand."
182	Ditto	Erskine Permanent	The professional Auditor makes a report as to the neglect of certain requirements of the Rules.
199	Ditto	Municipal Permanent Investment.	The Auditors certify the accounts "except as regards the outstanding balances of the properties in possession, the value of which is subject to realisation."
536	Ditto	English Church and General Permanent.	The Auditor reports that "the properties in possession are subject to realisation."
1,263	Middlesex	West Middlesex Permanent.	The Auditor states that "the amount borrowed by the Society exceeds the statutory amount as shown by the Balance Sheet."
84	Stafford	Uttoxeter	The Auditors again report that "one of the properties in mortgage to the Society for an advance of 60 <i>l.</i> (now reduced to 47 <i>l.</i>) consists of a Life Interest in Real Estate and a Life Insurance Policy." This appears to them to be an advance not contemplated by the Rules of the Society.
179	Ditto	Tamworth and District Cobden.	The Auditor states that "of the amount due from members in respect of advances, 1,983 <i>l.</i> is upon deferred payment and does not bear interest."
15	Sussex	Werthing Permanent	The Auditors state that "declarations have been made and placed with the securities in nine cases where the Mortgage Deeds had been accidentally damaged by water."
102	Warwick	First Cobden	The Auditors report that "included in the item of 8,833 <i>l.</i> due on Mortgage Securities, 7,839 <i>l.</i> is upon deferred payments and does not bear interest."
103	Ditto	Second Cobden	The Auditors report that "included in the item of 11,269 <i>l.</i> due on Mortgage Securities, 10,351 <i>l.</i> is upon deferred payments and does not bear interest."
108	Ditto	Third Cobden	The Auditors report that "included in the item of 11,546 <i>l.</i> due on Mortgage Securities, 10,486 <i>l.</i> is upon deferred payments and does not bear interest."
356	York	Loftus and Middlesbrough Permanent.	The Auditor states that in the absence of a present valuation he is unable to express an opinion as to the sufficiency of the security for the balance due on mortgage.

SUMMARY of ANNUAL ACCOUNTS and STATEMENTS received, and of SOCIETIES in DEFAULT.

COUNTIES.	Number of Societies making Returns.	NUMBER OF SOCIETIES NOT MAKING RETURNS.							TOTAL Number of Societies.
		IN PROCESS OF DISSOLUTION, &c.						Other Societies.	
		(1) I.D.	C.D.	A.D.	C.W.	T.E.	U.		
ENGLAND.									
BEDFORDSHIRE - -	15	—	—	—	—	—	—	—	15
BERKSHIRE - - -	15	—	—	—	—	—	—	—	15
BUCKINGHAMSHIRE - -	13	—	—	—	—	—	—	—	13
CAMBRIDGESHIRE - -	13	—	—	—	—	—	—	—	13
CHESHIRE - - -	64	—	—	—	—	—	—	—	64
CORNWALL - - -	9	—	—	—	—	—	—	—	9
CUMBERLAND - - -	21	1	—	—	—	—	—	—	22
DERBYSHIRE - - -	23	—	—	—	—	—	—	—	23
DEVONSHIRE - - -	30	—	—	—	—	—	—	—	30
DORSETSHIRE - - -	12	—	—	—	—	—	—	—	12
DURHAM - - - -	102	2	1	—	—	—	—	—	105
ESSEX - - - -	46	—	—	—	—	—	—	2	48
GLOUCESTERSHIRE - -	31	—	—	—	—	—	—	—	31
HAMPSHIRE - - -	55	1	—	—	—	—	—	—	56
HEREFORDSHIRE - -	7	—	—	—	—	—	—	—	7
HERTFORDSHIRE - -	22	—	—	—	—	—	—	—	22
HUNTINGDONSHIRE - -	1	—	—	—	—	—	—	—	1
KENT - - - -	62	1	—	—	—	—	—	1	64
LANCASHIRE - - -	410	4	1	—	—	—	—	1	416
LEICESTERSHIRE - -	24	—	—	—	—	—	—	—	24
LINCOLNSHIRE - - -	26	—	—	—	—	—	—	1	27
LONDON - - - -	504	5	3	—	—	—	—	2	514
MIDDLESEX - - -	27	—	—	—	—	—	—	—	27
MONMOUTHSHIRE - -	17	—	—	—	—	—	—	—	17
NORFOLK - - - -	12	—	—	1	—	—	—	—	15
NORTHAMPTONSHIRE -	20	—	—	—	—	—	—	—	20
NORTHUMBERLAND - -	71	—	—	—	—	—	—	—	71
NOTTINGHAMSHIRE - -	14	—	—	—	—	—	—	—	14
OXFORDSHIRE - - -	4	—	—	—	—	—	—	—	4
RUTLANDSHIRE - -	1	—	—	—	—	—	—	—	1
SHROPSHIRE - - -	9	—	—	—	—	—	—	—	9
SOMERSETSHIRE - - -	35	—	—	—	—	—	—	—	35

(1) For explanation of these letters, see page 3.

SUMMARY of Annual Accounts and Statements received, and of Societies in Default—*continued.*

COUNTIES.	Number of Societies making Returns.	NUMBER OF SOCIETIES NOT MAKING RETURNS.							TOTAL Number of Societies.
		IN PROCESS OF DISSOLUTION, &c.						Other Societies.	
		I.D.	C.D.	A.D.	C.W.	T.E.	U.		
ENGLAND—continued.									
STAFFORDSHIRE - -	51	—	—	1	—	—	—	—	52
SUFFOLK - - - -	9	—	—	—	—	—	—	—	9
SURREY - - - -	27	—	—	—	—	—	—	—	27
SUSSEX - - - -	38	—	—	—	—	—	—	1	39
WARWICKSHIRE - -	41	—	—	—	—	—	—	—	41
WESTMORLAND - -	5	—	—	—	—	—	—	—	5
WILTSHIRE - - -	9	—	—	—	—	—	—	—	9
WORCESTERSHIRE - -	16	—	—	—	—	—	—	—	16
YORKSHIRE - - -	104	2	—	—	—	—	—	—	106
BERWICK-ON-TWEED -	1	—	—	—	—	—	—	—	1
TOTAL ENGLAND - -	2,016	16	5	2	—	—	—	8	2,047
WALES :									
ANGLESEY - - -	2	—	—	—	—	—	—	—	2
BRECKNOCKSHIRE - -	2	—	—	—	—	—	—	—	2
CARDIGANSHIRE - -	1	—	—	—	—	—	—	—	1
CARMARTHENSHIRE - -	11	—	—	—	—	—	—	—	11
CARNARVONSHIRE - -	12	—	—	—	—	—	—	—	12
DENBIGHSHIRE - -	3	—	—	—	—	—	—	—	3
GLAMORGANSHIRE - -	74	3	1	—	—	—	—	1	79
MERIONETHSHIRE - -	1	—	—	—	—	—	—	—	1
PEMBROKESHIRE - -	2	—	—	—	—	—	—	—	2
TOTAL WALES - -	108	3	1	—	—	—	—	1	113
TOTAL ENGLAND AND WALES	2,124	19	6	2	—	—	—	9	2,160

(1) Of this number 7 Societies were incorporated during 1899; the remaining 2 have, during the year 1900, registered Notice of Termination of Dissolution.

LIST of BUILDING SOCIETIES of which NOTICE of TERMINATION of DISSOLUTION has been

Register Number.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Liabilities at Commencement of Dissolution.		Surplus (if any).	
		To Holders of Shares.	To Depositors and other Creditors.		
E N G L A N D.					
		£.	£.	£.	
CHESHIRE:					
139	Mid-Cheshire Permanent, Committee Room, Sale Institute, Sale, Manchester.	369	—	—	1
153	Stockport and District 374th Starr-Bowkett, Church Coffee House, St. Petersgate, Stockport.	4,383	—	330	2
162	First Hyde Richmond, Mechanics' Institute, Hyde	2,294	83	—	3
170	Winsford 787th Starr Bowkett, Weaver Schools, Winsford, R.S.O.	2,262	7	27	4
181	Runcorn and District Peers' Economic, 44, High- street, Runcorn.	895	—	—	5
CORNWALL:					
15	Truro Model, 16, St. Mary's-street, Truro -	3,235	—	319	6
DERBYSHIRE:					
44	New Mills Economical Permanent, Public Hall, New Mills, Stockport.	1,529	673	61	7
DEVONSHIRE:					
83	Torquay, Paignton, and District Perfect Thrift, 11, Strand, Torquay.	1,772	15	—	8
DURHAM:					
311	Provident Permanent, 16, King-street, South Shields.	10,484	—	—	9
347	Alliance Permanent, 70, King-street, South Shields	13,975	—	—	10
438	Second, Gateshead 911th Starr-Bowkett, 14, West- street, Gateshead.	4,558	26	94	11
ESSEX:					
30	North Essex Permanent, Town Hall, Manningtree -	4,896	34	1,238	12
72	Fourth West Ham, George Inn, Broadway, Stratford	1,560	—	617	13
80	Harwich Mutual, Restaurant, King's Quay-street, Harwich.	2,957	31	105	14
131	Second Colchester and District Model, St. Mary's- chambers, Church-street North, Colchester.	215	10	—	15
141	Ocean, 4, Lancaster-terrace, High-road, Leytonstone, N.E.	1,097	102	203	16

Registered during the Year 1899, and ABSTRACT of FINAL STATEMENTS furnished by them.

	Assets at Commencement of Dissolution.		Deficiency (if any).	Total Amount Realised.	Payments.		Other Payments (including Expenses of Dissolution).
	On Mortgage Securities.	Other Assets.			To Holders of Shares.	To Depositors and other Creditors.	
	£.	£.	£.	£.	£.	£.	£.
1	—	242	127	242	231	—	11
2	4,382	331	—	4,880	4,769	—	120
3	—	2,377	—	2,377	2,294	83	—
4	2,170	126	—	2,296	2,209	7	80
5	441	276	178	720	664	—	56
6	3,177	377	—	3,268	3,235	—	33
7	2,256	7	—	2,259	1,575	674	10
8	890	659	238	1,394	1,320	15	50
9	—	4,841	5,643	4,841	4,541	—	300
10	11,640	997	1,338	14,172	13,668	—	509
11	4,508	170	—	3,892	3,798	26	68
12	4,529	1,639	—	6,344	6,065	34	245
13	855	1,322	—	2,177	2,165	—	12
14	3,031	62	—	3,093	3,062	31	—
15	—	29	196	30	3	9	18
16	—	1,402	—	1,402	1,097	102	203

LIST of Building Societies of which Notice of Termination of Dissolution has been Registered

Register Number.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Liabilities at Commencement of Dissolution.		Surplus (if any).
		To Holders of Shares.	To Depositors and other Creditors.	
GLOUCESTERSHIRE:				
		£.	£.	£.
20	Guardian Permanent, 17, Small-street, Bristol -	11,945	181	1,912
58	Rock Mutual Permanent, 59, Broad-street, Bristol -	4	2	—
60	Gloucester and District Perfect Thrift, Westgate-chambers, Berkeley-street, Gloucester.	2,558	3	—
61	Second Gloucester Richmond, 3, Grey Friars, Gloucester.	2,296	29	213
70	Third Gloucester Richmond, 3, Grey Friars, Gloucester.	1,253	—	—
HAMPSHIRE:				
66	Gosport and Alverstoke Mutual Benefit Permanent, 40, High-street, Gosport, Portsmouth.	2,681	—	317
124	Southampton Improved Permanent, 147½, High-street, Southampton.	234	6	—
HERTFORDSHIRE:				
48	Newlyn's, No. 17, Swan Hotel, Rickmansworth -	216	1,517	—
KENT:				
105	City of Canterbury Mutual, Holy Cross School-house, Canterbury.	1,772	—	167
LANCASHIRE:				
1,143	Irwell Permanent, 41, John Dalton-street, Manchester.	16,308	405	—
1,203	Royal Permanent, 8, York-street, Manchester -	12,037	55	—
1,252	Equitable Co-operative Permanent, 10, Norfolk-street, Manchester.	699	60	126
1,534	Preston Victoria Permanent, 5, Winckley-street, Preston.	4,939	19	—
1,544	Preston and Duchy of Lancaster, 30, Winckley-street, Preston.	2,402	6,733	—
1,743	Exchequer, 1, South John street, Liverpool -	293	—	30
1,860	Second Bootle and District 413th Starr-Bowkett, 231, Stanley-road, Bootle, Liverpool.	3,525	25	263
1,968	Hope School (Oldham), Hope School, Hope-street, Oldham.	4,150	2	1,018
1,983	Friendship Hotel Fifth, Swan Hotel, High-street, Oldham.	1,153	35	256
1,987	East Liverpool Safety Mutual, 67, Stanley-street, Liverpool.	3,737	58	789
1,990	Second Wheatsheaf (Oldham), Wheatsheaf, Disher-street, Oldham.	858	—	1,267
1,997	Liverpool North-Western Permanent, 8, Cook-street, Liverpool.	1,744	42	44
2,019	Oldham Alliance, 11, Church-lane, Oldham -	335	538	424
2,077	Grove Fourth Equitable, Grove Inn, Rochdale -	579	25	—

during the Year 1899, and Abstract of Final Statements furnished by them—*continued*.

	Assets at Commencement of Dissolution.		Deficiency (if any).	Total Amount Realised.	Payments.		Other Payments (including Expenses of Dissolution).
	On Mortgage Securities.	Other Assets.			To Holders of Shares.	To Depositors and other Creditors.	
	£.	£.	£.	£.	£.	£.	£.
1	11,119	2,919	—	14,912	14,876	178	356
2	—	6	—	6	4	2	—
3	1,989	258	314	2,247	2,142	3	102
4	2,380	208	—	2,589	2,393	29	117
5	1,147	108	3	1,252	1,190	—	62
6	2,782	216	—	3,341	3,117	—	224
7	—	172	68	172	161	6	5
8	1,382	151	—	1,733	216	1,517	—
9	1,559	380	—	1,973	1,854	—	119
10	3,000	395	13,313	3,260	2,306	200	754
11	8,976	1,808	1,308	7,378	6,484	55	839
12	—	886	—	918	684	60	174
13	2,233	1,947	778	4,192	4,115	19	58
14	—	3,906	5,229	3,906	329	3,577	—
15	—	332	—	332	308	—	24
16	3,422	391	—	3,992	3,664	25	303
17	—	5,170	—	5,170	5,160	2	8
18	332	1,112	—	1,444	1,409	35	—
19	4,040	544	—	4,473	4,100	52	321
20	944	1,181	—	2,125	2,114	—	11
21	1,422	408	—	1,890	1,760	42	88
22	1,105	192	—	1,293	761	532	—
23	479	125	—	604	579	25	—

LIST of Building Societies of which Notice of Termination of Dissolution has been Registered

Register Number.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Liabilities at Commencement of Dissolution.		Surplus (if any).	
		To Holders of Shares.	To Depositors and other Creditors.		
	LANCASHIRE—continued.	£.	£.	£.	
2,245	Broughton Model, Wesleyan School, Sussex-street, Broughton, Manchester.	—	—	—	1
2,275	Third Queen's Radcliffe and Pilkington, British Queen Inn, Stand-lane, Radcliffe, Manchester.	4,250	—	404	2
2,286	First Levenshulme Economic, Methodist Free Church Schoolroom, Levenshulme, Manchester.	449	38	—	3
	LONDON :				
74	London and County Unity, 133, Aldersgate-Street, E.C.	16,380	985	—	4
86	General Mutual, 179, Stanhope-street, Hampstead- road, N.W.	1,334	1,264	—	5
108	Holborn, 8a, Red Lion-square, W.C. - - -	nil	nil	nil	6
126	79th Starr-Bowkett, 111, London-Wall, E.C. -	—	—	781	7
135	Despatch, 158, Peckham Rye, S.E. - - -	2,783	—	—	8
169	Hatherley Permanent, 40, Great Smith-street, Westminster, S.W.	1,633	178	180	9
172	Carlton Permanent, No. 2, 18, Bloomsbury street, W.C.	13,704	9,969	—	10
202	Third Paddington Mutual, 55, Edgware-road, W. -	—	18	9	11
217	Hackney 172nd Starr-Bowkett, Adelphi School- room, Gloucester-street, Hackney-road, S.E.	—	—	—	12
229	Holloway House and Home, 403, Holloway-road, N.	392	—	295	13
230	Greenwich 184th Starr-Bowkett, Good Duke Hum- phrey Coffee Tavern, Trafalgar-road, East Green- wich, S.E.	169	—	120	14
254	St. Stephen's Middlesex, St. Stephen's Mission- room, East India-road, Poplar, E.	4,086	—	1,296	15
255	Crichton Mutual, 59, Regent's Park-road, N.W. -	910	150	397	16
260	Walworth Institution, 10, Camberwell-road, S.E. -	6,538	—	1,110	17
261	Her Majesty's Customs Third Mutual, Custom House, E.C.	6,435	—	91	18
270	Fourth Belgrave Mutual, 59, Grosvenor-road, S.W.	700	—	163	19
283	Westbourne Grove Mutual, 136, Queen's-road, Bayswater, W.	18,208	—	1,279	20
285	Fourth Amicable Mutual, 188, Ebury-street, Pimlico, S.W.	1,163	—	217	21
287	Ball's Pond and District 226th Starr-Bowkett, Primitive Methodist Schools, Castle-street, Kings- land, N.	2,996	—	—	22
295	Second St. Stephen's Middlesex, St. Stephen's Mis- sion-room, East India-road, Poplar, E.	4,685	—	1,157	23
320	Second Camden Station Mutual, 112, High-street, Camden Town, N.W.	232	—	382	24
321	Law Clerks' Mutual, 3, King's Bench-walk, Temple, E.C.	13,475	—	262	25
335	New Improved Mutual, 2, Maddox-street, Regent- street, W.	4,076	—	522	26
359	Holborn Progressive Ballot and Sale, 16, Archibald- road, Tufnell Park, N.	1,877	—	208	27
402	London Northampton, 315, High Holborn, W.C. -	1,525	7	—	28
411	Second Walworth 429th Starr-Bowkett, 226, Walworth-road, S.E.	2,383	9	28	29
443	Sequel Permanent, 112, High-street, Camden Town, N.W.	1,343	—	426	30

during the Year 1896, and Abstract of Final Statements furnished by them—*continued.*

	Assets at Commencement of Dissolution.		Deficiency (if any).	Total Amount Realised.	Payments.		Other Payments (including Expenses of Dissolution).
	On Mortgage Securities.	Other Assets.			To Holders of Shares.	To Depositors and other Creditors.	
	£.	£.	£.	£.	£.	£.	£
1	—	—	—	—	—	—	—
2	2,705	1,958	—	4,708	4,630	—	78
3	—	358	129	359	306	38	15
4	5,445	495	11,375	7,378	4,063	942	2,343
5	2,518	46	34	3,045	527	1,171	1,347
6	nil	nil	nil	nil	nil	nil	nil
7	472	309	—	771	733	—	38
8	—	2,783	—	2,799	2,582	—	217
9	1,980	11	—	2,274	2,011	177	86
10	17,379	33	6,261	2,863	—	—	2,863
11	—	27	—	27	—	18	9
12	—	—	—	—	—	—	—
13	687	—	—	704	690	—	14
14	—	289	—	292	276	—	16
15	4,101	1,281	—	5,383	5,218	—	165
16	1,403	54	—	1,243	1,003	150	90
17	7,326	322	—	8,235	7,500	—	735
18	6,025	501	—	7,356	6,821	—	535
19	740	123	—	903	855	—	48
20	18,139	1,348	—	22,367	21,055	—	1,312
21	1,335	45	—	1,380	1,356	—	24
22	2,516	—	480	2,523	2,166	—	357
23	5,657	185	—	5,843	5,683	—	160
24	367	247	—	638	567	—	71
25	12,905	832	—	15,484	14,622	—	862
26	4,091	507	—	4,598	4,370	—	228
27	2,041	44	—	2,112	1,809	—	303
28	974	340	218	1,740	1,566	7	167
29	2,137	283	—	2,420	2,224	9	187
30	1,411	358	—	1,625	1,518	—	107

LIST of Building Societies of which Notice of Termination of Dissolution has been Registered

Register Number.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Liabilities at Commencement of Dissolution.		Surplus (if any).	
		To Holders of Shares.	To Depositors and other Creditors.		
	LONDON—continued.	£.	£.	£.	
450	New St. George's Mutual, 47, Curzon-street, W.	4,477	—	—	1
460	United Lanes Mutual, 79, Gracechurch-street, E.C.	3,055	—	424	2
527	Ninth Rotherhithe Operatives, St. Mary's National Schools, Lower-road, Rotherhithe, S.E.	—	—	—	3
553	South East London, Leaholm, 152, Friern-road, East Dulwich, S.E.	3,630	20	125	4
590	Second Bermondsey Operatives, 62a, Jamaica- road, Bermondsey, S.E.	5,163	2,325	1,682	5
618	National Ten Pounds Permanent, 73, Cheapside, E.C.	386	1	16	6
	MIDDLESEX :				
2,054	Friern Barnet and New Southgate, No. 2, District Council Office, Beaconsfield-road, Friern Barnet, N.	1,058	20	5	7
	NORTHUMBERLAND :				
179	Blyth District Self-Help Permanent, Turner-street, Waterloo, Blyth.	94	2	1	8
202	Hexham and District Economic, 41, Fore-street, Hexham.	3,471	—	6	9
203	Newcastle Central Model, 4, Nelson-street, Newcastle-on-Tyne.	1,769	6	—	10
209	Second Newcastle Central Model, 4, Nelson-street, Newcastle-on-Tyne.	1,709	8	—	11
214	Northern Model, 4, Nelson-street, Newcastle-on- Tyne.	1,064	5	—	12
	NOTTINGHAMSHIRE :				
30	St. Ann's Mutual, St. Ann's Congregational Chapel School, Nottingham.	2,455	168	974	13
31	Nottingham Exchange Mutual, 25, Mount East- street, Nottingham.	3,787	134	—	14
35	Morley Permanent, 18, Low Pavement, Nottingham	2,436	863	293	15
	OXFORDSHIRE :				
9	Banbury 929th Starr-Bowkett, 61, High-street, Banbury.	512	116	—	16
	STAFFORDSHIRE :				
118	Rugeley Permanent, Bow-street, Rugeley	1,714	14	20	17

during the Year 1899, and Abstract of Final Statements furnished by them—*continued*.

	Assets at Commencement of Dissolution.		Deficiency (if any).	Total Amount Realised.	Payments.		Other Payments (including Expenses of Dissolution).
	On Mortgage Securities.	Other Assets.			To Holders of Shares.	To Depositors and other Creditors.	
	£.	£.	£.	£.	£.	£.	£.
1	4,246	101	130	4,997	4,574	—	423
2	2,630	849	—	3,479	3,292	—	187
3	—	—	—	—	—	—	—
4	3,260	515	—	4,171	3,977	21	173
5	9,133	37	—	7,656	5,164	2,466	26
6	62	341	—	405	386	1	18
7	371	712	—	1,095	1,073	20	2
8	—	97	—	83	79	2	2
9	1,431	2,046	—	3,477	3,468	—	9
10	935	379	461	1,314	1,249	6	59
11	762	243	712	1,005	916	8	81
12	300	458	311	758	723	5	30
13	3,472	125	—	2,707	2,438	116	153
14	3,035	177	659	3,400	2,958	135	207
15	3,485	107	—	3,800	2,658	874	268
16	626	2	—	628	512	116	—
17	1,049	699	—	1,788	1,740	14	34

List of Building Societies of which Notice of Termination of Dissolution has been Registered

Register Number.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Liabilities at Commencement of Dissolution.		Surplus (if any).	
		To Holders of Shares.	To Depositors and other Creditors.		
	SURREY:	£.	£.	£.	
228	Crystal Palace and Norwood 160th Starr-Bowkett, Welcome Lecture Hall, Westow-street, Upper Norwood, S.E.	—	—	684	1
306	Croydon Ballot and Sale, 27, Leslie Park-road, Croydon.	3,374	13	—	2
406	Guildford and District Mutual, Constitutional Hall, Guildford.	2,048	—	9	3
	SUSSEX:				
97	Hastings, Folkestone, and Dover Mutual, 12, Havelock-road, Hastings.	4,009	28	477	4
	YORKSHIRE:				
237	Whitby and North Yorkshire Permanent, 38, Flower- gate, Whitby.	927	19	—	5
247	Fitzwilliam Permanent, 6, Norfolk-row, Sheffield -	5,116	—	693	6
331	Borough, 30, Bank-street, Sheffield - - -	3,671	40	—	7
347	Rotherham Borough Permanent, Moorgate-street, Rotherham.	22	—	206	8
386	Sixth Unity, Bell Hotel, Sheffield - - - -	—	—	—	9
393	Lion (General and Friendly Associations) Permanent, 6, Bowlalley-lane. Hull.	913	1,159	—	10
534	First Middlesbrough and District Perfect Thrift, No. 3 Room, Odd Fellows' Hall, Middlesbrough.	2,028	64	—	11
	BERWICK-UPON-TWEED:				
1	Equitable, Corn Exchange, Berwick-upon-Tweed -	2,108	—	126	12
	WALES.				
	GLAMORGANSHIRE:				
166	Second Swansea 492nd Starr-Bowkett, Heathfield- chambers, Swansea.	—	87	—	13

during the Year 1899, and Abstract of Final Statements furnished by them—*continued*.

	Assets at Commencement of Dissolution.		Deficiency (if any).	Total Amount Realised.	Payments.		Other Payments (including Expenses of Dissolution).
	On Mortgage Securities.	Other Assets.			To Holders of Shares.	To Depositors and other Creditors.	
	£.	£.	£.	£.	£.	£.	£.
1	513	121	—	642	608	—	34
2	3,203	147	37	3,250	2,627	212	411
3	1,879	178	—	2,068	1,798	—	270
4	4,459	55	—	4,474	4,232	28	214
5	470	4	472	476	432	20	24
6	5,703	106	—	5,810	5,615	—	195
7	2,847	569	295	3,924	3,824	40	60
8	—	228	—	232	140	—	92
9	—	—	—	—	—	—	—
10	1,879	121	72	1,909	707	1,159	43
11	1,554	132	406	1,383	1,203	45	45
12	1,816	418	—	2,249	2,204	5	40
13	—	87	—	87	—	87	—

SUMMARY OF FINAL STATEMENTS

COUNTIES.	Total Number of Societies.	Liabilities at Commencement of Dissolution.		Surplus (if any).
		To Holders of Shares.	To Depositors and other Creditors.	
ENGLAND.		£.	£.	£.
CHESHIRE - - - - -	5	10,208	90	357
CORNWALL - - - - -	1	3,235	—	319
DERBYSHIRE - - - - -	1	1,529	673	61
DEVONSHIRE - - - - -	1	1,772	15	—
DURHAM - - - - -	3	29,017	26	94
ESSEX - - - - -	6	10,725	177	2,163
GLOUCESTERSHIRE - - - - -	5	18,066	215	2,125
HAMPSHIRE - - - - -	2	2,915	6	317
HERTFORDSHIRE - - - - -	1	216	1,517	—
KENT - - - - -	1	1,772	—	167
LANCASHIRE - - - - -	17	57,462	8,035	4,630
LONDON - - - - -	33	123,738	14,876	11,170
MIDDLESEX - - - - -	1	1,058	20	5
NORTHUMBERLAND - - - - -	5	8,107	21	7
NOTTINGHAMSHIRE - - - - -	3	8,628	1,165	1,267
OXFORDSHIRE - - - - -	1	512	116	—
STAFFORDSHIRE - - - - -	1	1,714	14	20
SURREY - - - - -	3	5,422	13	643
SUSSEX - - - - -	1	4,009	28	477
YORKSHIRE - - - - -	7	12,677	1,282	899
BERWICK-UPON-TWEED - - - - -	1	2,108	—	126
TOTAL ENGLAND - - - - -	98	304,875	28,289	24,847
WALES.				
GLAMORGANSHIRE - - - - -	1	—	87	—
TOTAL WALES - - - - -	1	—	87	—
TOTAL ENGLAND AND WALES - - - - - (Number of Returns received, 95.)	(1)99	304,875	28,376	24,847

(1) Of these Societies included in the foregoing list, 65 were "Terminating" and 34 "Permanent."

BY BUILDING SOCIETIES DISSOLVED.

	Assets at Commencement of Dissolution.		Deficiency (if any).	Total Amount Realised.	Payments.		Other Payments (including Expenses of Dissolution).
	On Mortgage Securities.	Other Assets.			To Holders of Shares.	To Depositors and other Creditors.	
	£.	£.	£.	£.	£.	£.	£.
1	6,998	3,352	305	10,524	10,167	90	267
2	3,177	377	—	3,268	3,235	—	33
3	2,256	7	—	2,259	1,575	674	10
4	890	659	238	1,394	1,329	15	50
5	16,148	6,008	6,981	22,905	22,002	26	877
6	8,415	4,454	19 ⁶	18,046	12,392	176	478
7	16,585	3,494	317	20,956	20,105	212	639
8	2,782	388	68	3,513	3,278	6	220
9	1,582	151	—	1,733	216	1,517	—
10	1,559	—	380	1,978	1,854	—	119
11	28,658	20,712	20,757	46,044	38,709	4,662	2,673
12	118,980	12,306	18,498	124,711	106,638	4,962	18,111
13	371	712	—	1,095	1,073	20	2
14	3,428	3,223	1,484	6,637	6,435	21	181
15	9,992	409	659	9,907	8,054	1,125	728
16	626	2	—	628	512	116	—
17	1,049	699	—	1,788	1,740	14	34
18	5,595	446	37	5,960	5,033	212	715
19	4,459	55	—	4,474	4,232	28	214
20	12,453	1,160	1,245	13,734	12,011	1,264	459
21	1,816	418	—	2,249	2,204	5	40
22	247,814	59,032	51,165	298,798	262,79	15,145	20,859
23	—	87	—	87	—	87	—
24	—	87	—	87	—	87	—
25	247,814	59,119	51,165	298,885	262,794	15,232	20,859

ABSTRACT of the ANNUAL ACCOUNTS and STATEMENTS
UNINCORPORATED SOCIETIES,

Register Number.	Year when Established.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.
ENGLAND.					
BEDFORDSHIRE :					
15	1852	Dunstable Permanent, Town Hall, Dunstable	—	—	1
BUCKINGHAMSHIRE :					
2	1845	Chesham, Mechanics' Institute, Chesham	—	—	2
CAMBRIDGESHIRE :					
1	1850	Cambridgeshire Permanent, Post Office-terrace, Cambridge.	50th	31 December	1,312 3
CHESHIRE :					
22	1818	Northwich, 93, Witton-street, Northwich	51st	30 June	362 4
42	1854	Congleton Equitable, Schoolroom, Wagg-street, Congleton.	46th	31 December	185 5
				Total	547 6
DERBYSHIRE :					
9	1850	Spread Eagle, Liberal Hall, Railway-street, Glossop	49th	16 May	171 7
20	1855	Chesterfield, 15, Cavendish-street, Chesterfield	44th	31 May	332 8
				Total	503 9
DEVONSHIRE :					
25	1850	Devonport Permanent, The Public Hall, Fore-street, Devonport.	49th	30 September	108 10
30	1852	Western Equitable Permanent Mutual, Free Library, Duke-street, Devonport.	47th	31 December	180 11
31	1854	North Devon Permanent and Terminable, Bridge Buildings, Bideford.	46th	31 October	514 12
				Total	802 13
DORSETSHIRE :					
5	1852	Wimborne Minster and Dorsetshire Permanent, New Town Hall, Wimborne Minster.	47th	30 April	103 14
DURHAM :					
95	1851	Easington Permanent, Sycamore-terrace, Haswell	—	—	— 15
131	1855	Crook District Permanent, Mechanics' Institute, Crook.	45th	11 December	100 16
				Total	100 17
ESSEX :					
21	1847	Waltham Abbey Benefit Building and Investment, Public Room, opposite the Church, Waltham Abbey.	52nd	31 December	1,009 18
26	1851	Braintree and Bocking Permanent, Literary and Mechanics' Institution, Bocking.	49th	31 December	180 19
44	1856	Colchester Permanent, 35, Crouch-street, Colchester.	43rd	31 December	426 20
				Total	1,565 21
GLOUCESTERSHIRE :					
190	1849	County of Gloucester, 2, Promenade-place, Cheltenham.	50th	30 June	— nil — 22

of BUILDING SOCIETIES, for the Year 1899.

ENGLAND AND WALES.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	—	—	—	—	—	—	—	—	—	—
2	—	—	—	—	—	—	—	—	—	—
3	50,391	60,497	11,208	6,742	77,367	1,080	—	nil -	88	20
4	6,285	13,145	8,677	—	21,491	—	331	- nil -	2,950	- nil.
5	8,416	7,680	2,300	795	10,371	404	—	- nil -	2,966	- nil.
6	14,701	20,825	10,977	795	31,862	404	331	—	5,916	—
7	3,353	16,097	—	5,794	21,875	16	—	(')	(')	(')
8	6,473	21,938	3,748	356	26,042	—	—	—	—	—
9	9,826	38,035	3,748	6,150	47,917	16	—	—	—	—
10	7,219	3,738	8,930	1,217	13,404	481	—	(')	(')	(')
11	11,277	8,200	19,671	3,531	30,248	1,154	—	—	—	—
12	22,475	11,934	32,119	578	40,385	4,246	—	(')	(')	(')
13	40,971	23,872	60,720	5,326	84,037	5,881	—	—	—	—
14	2,499	—	—	—	—	—	—	- nil -	2,210	49
15	—	—	—	—	—	—	—	—	—	—
16	4,725	2,986	2,480	562	5,887	141	—	—	—	—
17	4,725	2,986	2,480	562	5,887	141	—	—	—	—
18	48,182	85,630	—	2,704	83,547	4,787	—	- nil -	1,312	- nil.
19	6,380	6,367	2,080	1,987	10,402	32	—	—	—	—
20	27,573	23,605	32,342	6,518	61,899	566	—	- nil -	200	- nil.
21	82,135	115,602	34,422	11,209	155,848	5,385	—	—	1,512	—
22	481	- nil -	- nil -	- nil -	- nil -	- nil -	- nil -	—	—	—

(') The Statement of Accounts does not contain these particulars.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Established.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
HEREFORDSHIRE :						
1	1850	Ross and Archenfield, Free Library, Ross - -	50th	31 December	124	
KENT :						
24	1850	Dover Permanent, 15, Snargate-street, Dover -	49th	28 February	—	2
110	1851	Ashford Permanent, 25, High-street, Ashford -	48th	31 December	522	3
115	1850	Folkestone, Hythe, and Sandgate Permanent, Town Hall, Folkestone.	49th	31 March -	370	4
				Total - -	892	5
LANCASHIRE :						
285	1847	Perpetual, Central Buildings, 41, North John-street, Liverpool.	52nd	4 May -	52	6
384	1850	Preston Permanent, 122, Fishergate, Preston -	48th	30 June -	193	7
451	1851	Woolton Permanent, Derby Arms, Allerton-road, Woolton, Liverpool.	48th	29 August -	189	8
490	1852	St. Helens Permanent, Bank Chambers, Hardshaw-street, St. Helens.	47th	31 December	78	9
601	1854	Alliance Perpetual, 11, Imperial Chambers, 62, Dale-street, Liverpool.	45th	26 June -	54	10
653	1856	Islington Permanent, 57, Whitechapel, Liverpool	43rd	27 March -	184	11
659	"	St. Leonard's Permanent, 41, John Dalton-street, Manchester.	43rd	28 August -	6	12
672	"	Central Perpetual, 22, Lord-street, Liverpool -	43rd	13 October -	68	13
678	"	Minerva Permanent, 11, Imperial Chambers, 62, Dale-street, Liverpool.	43rd	10 October -	148	14
				Total - -	972	15
LEICESTERSHIRE :						
3	1849	Leicester and Leicestershire, 14, Friar-lane, Leicester.	50th	30 September -	nil -	16
8	1853	Hinckley and Country Permanent, 31, Castle-street, Hinckley.	46th	9 October -	940	17
				Total - -	940	18
LONDON :						
19	1846	Pentonville and General Permanent, Amwell-street Schoolrooms, Amwell-street, Pentonville, E.C.	52nd	31 August -	371	19
34	1850	Railway Permanent, 123, Seymour-street, Euston-square, N.W.	49th	30 April -	753	20
41	1851	Birkbeck Permanent, Southampton Buildings, Chancery-lane, W.C.	48th	31 March -	14,626	21
46	"	Reliance Permanent, 106, St. John's-hill, Battersea, S.W.	48th	31 July -	453	22
54	1852	Second Birkbeck Permanent, 29, Southampton-buildings, Chancery-lane, W.C.	47th	31 August -	4,532	23
57	1853	Westminster and General Permanent, 3, Old Queen-street, Westminster, S.W.	46th	10 January -	207	24
71	1855	Peckham Permanent, 148, High-street, Peckham, S.E.	44rd	30 June -	54	25
				Total - -	20,996	26
MIDDLESEX :						
375	1850	West Middlesex, Surrey, South Bucks, and Berks, Town Hall, Staines.	49th	30 November	241	27
422	1851	Enfield Permanent, Silver-street, Enfield -	48th	31 December	23	28
				Total - -	264	29
NORFOLK :						
20	1852	Norwich District Provident Permanent, 30, Mill Hill-road, Norwich.	46th	21 February	766	30

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,156	3,045	—	209	2,016	1,238	—	—	—	—
2	—	9,157	4,137	3,624	15,599	1,319	—	(¹)	(¹)	(¹)
3	17,067	45,157	140	589	42,600	3,286	—	(¹)	(¹)	(¹)
4	11,149	28,236	154	1,310	26,613	3,087	—	—	—	—
5	28,216	82,550	4,431	5,523	84,812	7,692	—	—	—	—
6	2,041	4,452	5	997	4,798	656	—	- nil -	2,243	- nil.
7	26,541	4,170	64,136	5,401	73,172	535	—	11,030	23,316	409
8	2,416	18,071	1,507	5,068	21,717	2,929	—	- nil -	16,973	- nil.
9	1,515	5,506	—	922	4,375	2,053	—	- nil -	292	- nil.
10	2,032	2,661	728	814	4,202	1	—	(¹)	(¹)	(¹)
11	6,691	16,591	12	5,750	20,626	1,727	—	- nil -	7,180	- nil.
12	1	59	—	80	—	139	—	—	—	—
13	1,128	5,825	162	3,246	7,103	2,130	—	(¹)	(¹)	(¹)
14	3,562	10,415	2,752	3,111	16,199	79	—	(¹)	(¹)	(¹)
15	45,927	67,750	69,302	25,389	152,192	10,249	—	11,030	50,014	409
16	772	- nil -	- nil -	- nil -	- nil -	- nil -	- nil -	—	—	—
17	23,551	28,128	36,678	4,776	69,582	—	—	(¹)	(¹)	(¹)
18	24,323	28,128	36,678	4,776	69,582	—	—	—	—	—
19	12,094	14,749	5,182	157	18,822	1,266	—	—	—	—
20	27,468	22,145	15,291	549	37,404	581	—	- nil -	1,392	- nil.
21	17,857,629	934,269	10,117,657	466,894	1,055,447	10,463,373	—	(¹)	(¹)	(¹)
22	19,774	36,719	1,250	6,237	37,276	6,980	—	- nil -	2,713	- nil.
23	502,039	1,010,835	—	50,641	95,131	975,345	—	(¹)	(¹)	(¹)
24	19,240	9,727	16,300	5,311	30,345	993	—	- nil -	1,677	2,443
25	1,252	2,042	—	164	1,497	709	—	—	—	—
26	18,439,496	2,039,486	10,155,680	529,953	1,275,922	11,449,197	—	—	5,782	2,443
27	2,609	8,180	—	—	5,256	2,669	255	(¹)	(¹)	(¹)
28	1,535	1,692	—	960	1,779	873	—	—	—	—
29	4,144	9,872	—	960	7,035	3,542	255	—	—	—
30	9,056	20,579	—	160	17,238	3,501	—	(¹)	(¹)	(¹)

(¹) The Statement of Accounts does not contain these particulars.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Established.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
NORTHAMPTONSHIRE :						
3	1848	Northampton Town and County, 11, Abington-square, Northampton.	51st	31 December	2,996	1
4	1850	Peterborough District, Broadway, Peterborough -	—	—	—	2
5	"	Northamptonshire Permanent, 17, Fish-street, Northampton.	49th	31 October -	382	3
7	1852	Wellingborough Town and District Permanent, Corn Exchange, Wellingborough.	47th	31 March -	305	4
				Total - -	3,683	5
OXFORDSHIRE :						
4	1852	Oxford and Abingdon Permanent, 15, Magdalen-street, Oxford.	48th	31 March -	92	6
SOMERSETSHIRE :						
15	1850	Somersetshire Permanent, High-street, Glastonbury.	50th	30 November	147	7
18	1851	Western Counties Permanent, 7, Hammet-street, Taunton	48th	13 June -	137	8
19	"	Second Equitable Permanent, The Mart, George-street, Bridgwater.	48th	31 December	298	9
25	1856	Bridgwater Permanent, 10, Cornhill, Bridgwater -	43rd	30 June -	96	10
				Total - -	678	11
STAFFORDSHIRE :						
21	1849	West Bromwich, High-street, West Bromwich -	50th	25 April -	2,662	12
65	1853	Stoke-on-Trent Tradesmen and Mechanics' Permanent Building and Investment, Town Hall, Stoke-on-Trent.	47th	30 April -	1,069	13
72	1855	Smethwick and District, Temperance Hall, Cross-street, Smethwick.	44th	15 September	650	14
83	1853	Silverdale and Knutton Permanent, National School, Silverdale.	46th	31 March -	68	15
				Total - -	4,449	16
SUFFOLK :						
6	1849	Ipswich and Suffolk Permanent, 2, Princes-street, Ipswich.	50th	30 November	5,228	17
14	1851	Sudbury Permanent, Literary Institute, Market Hill, Sudbury.	48th	31 March -	68	18
14 ^a	"	Sudbury Permanent, Town Hall, Sudbury -	—	—	—	19
16	1855	Eastern Counties Permanent, Post Office Chambers, Princes-street, Ipswich.	44th	July -	981	20
				Total - -	6,272	21
SURREY :						
94	1852	East and West Molesey, Hampton, and Thames Ditton Permanent, St. Mary's Schools, East Molesey.	—	—	—	22
113	1854	Holmesdale, Church-street, Reigate -	44th	31 March -	631	23
				Total - -	631	24

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	78,712	135,205	52,541	13,005	179,268	21,483	—	—	—	—
2	—	—	—	—	—	—	—	—	—	—
3	8,479	14,471	4,243	3,213	20,730	1,197	—	—	—	—
4	9,258	12,448	—	1,074	10,459	3,063	—	—	—	—
5	96,449	162,124	56,784	17,292	210,457	25,743	—	—	—	—
6	7,519	4,668	21,261	236	23,615	2,550	—	- nil -	13,560	- nil.
7	2,498	4,112	2,791	2,165	8,221	847	—	- nil -	49	572
8	14,560	3,090	19,650	5,130	27,710	160	—	- nil -	5,513	- nil.
9	13,647	9,572	10,363	10,186	29,895	226	—	- nil -	3,745	- nil.
10	3,940	7,052	—	115	6,834	333	—	- nil -	750	- nil.
11	34,645	23,826	32,804	17,596	72,660	1,566	—	—	10,057	572
12	55,868	120,675	28,522	4,983	150,820	3,360	—	(¹)	(¹)	(¹)
13	17,409	36,006	—	951	33,578	3,379	—	- nil -	281	- nil.
14	12,428	37,583	—	1,040	36,359	2,264	—	- nil -	235	- nil.
15	810	2,044	—	19	1,835	228	—	- nil -	426	- nil.
16	86,515	196,308	28,522	6,993	222,592	9,231	—	—	942	—
17	39,567	60,359	—	5,819	60,346	5,832	—	(¹)	(¹)	(¹)
18	2,501	1,462	2,404	261	3,522	605	—	- nil -	900	218
19	—	—	—	—	—	—	—	—	—	—
20	79,503	126,032	5,076	14,848	143,033	2,923	—	(¹)	(¹)	(¹)
21	121,571	187,853	7,480	20,928	206,901	9,360	—	—	900	218
22	—	—	—	—	—	—	—	—	—	—
23	18,456	59,594	13,548	7,151	58,301	21,992	—	(¹)	(¹)	(¹)
24	18,456	59,594	13,548	7,151	58,301	21,992	—	—	—	—

(¹) The Statement of Accounts does not contain these particulars.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Established.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
		SUSSEX :				
3	1847	Rape of Hastings Mutual Permanent, High-street, Hastings.	50th	30-September	1,266	1
7	1850	Rye, East Sussex, and Kent Permanent Benefit, Building, and Investment, Town Hall, Rye.	—	—	—	2
13	1851	Hastings and East Sussex Industrial and General Permanent, 5, Trinity-street, Hastings.	48th	8 September	216	3
				Total - -	1,482	4
		WARWICKSHIRE :				
19	1847	Birmingham and Midland Counties and Investment, 44, Waterloo-street, Birmingham.	52nd	14 September	1,221	5
32	1849	North Warwickshire Permanent, George and Dragon Inn, Chilvers Coton.	—	—	—	6
34	1850	St. Philip's, Queen's Arms Assembly Rooms, Easy-row, Birmingham.	50th	31 December	238	7
46	1853	Leamington Permanent, 38, Parade, Leamington -	46th	2 October -	31	8
47	"	Leamington, Warwick, and South Warwickshire Permanent, 23A, Regent-street West, Leamington.	46th	11 September	819	9
				Total - -	2,309	10
		WORCESTERSHIRE :				
34	1851	Kidderminster Permanent, 36, Church-street, Kidderminster.	48th	31 July -	170	11
		YORKSHIRE :				
63	1848	Pontefract, Castleford, and Knottingley, Horse-fair, Pontefract.	50th	16 January -	16	12
102	1851	Keighley and Craven Permanent, Compton-buildings, Bow-street, Keighley.	48th	31 October -	1,135	13
128	1853	Skipton and District, 11, Newmarket-street, Skipton.	47th	31 December	968	14
				Total - -	2,119	15

of Building Societies, for the Year 1899—*continued*.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	89,171	44,921	91,607	22,866	159,094	300	—	—	—	—
2	—	—	—	—	—	—	—	—	—	—
3	7,001	6,027	14,417	2,863	23,277	30	—	- nil -	1,175	- nil.
4	96,172	50,948	106,024	25,729	182,371	330	—	—	1,175	—
5	58,175	42,945	11,975	27,925	72,457	10,388	—	8,096	- nil -	- nil.
6	—	—	—	—	—	—	—	—	—	—
7	12,469	22,290	3,716	1,375	25,318	2,063	—	- nil -	2,745	- nil.
8	292	1,693	—	228	990	931	—	—	—	—
9	14,878	41,144	6,673	3,012	45,730	5,099	—	—	—	—
10	35,814	108,072	22,364	32,540	144,495	18,481	—	8,096	2,745	—
11	8,256	7,450	7,694	464	15,242	366	—	- nil -	900	- nil.
12	1,738	242	1,454	50	1,554	212	—	- nil -	1,000	- nil.
13	79,310	85,260	131,815	2,901	219,868	108	—	20,979	21,386	910
14	27,533	61,218	12,749	2,274	74,768	1,473	—	- nil -	3,557	- nil.
15	108,581	146,720	146,018	5,225	296,170	1,793	—	20,979	25,943	910

(1) The Statement of Accounts does not contain these particulars.

SUMMARY, UNINCORPORATED SOCIETIES.—

COUNTIES.	Total Number of Societies.	Number of Societies making Returns.	Number of Members.		Total Receipts during the last Financial Year.		
			Number of Members.	Average.*	Amount of Receipts.	Average.†	
ENGLAND.					£.	£.	
BEDFORDSHIRE - - - - -	1	—	—	—	—	—	1
BUCKINGHAMSHIRE - - - - -	1	—	—	—	—	—	2
CAMBRIDGESHIRE - - - - -	1	1	1,312	1,312	50,391	50,391	3
CHESHIRE - - - - -	2	2	547	273	14,701	7,350	4
DERBYSHIRE - - - - -	2	2	503	251	9,826	4,913	5
DEVONSHIRE - - - - -	3	3	802	267	40,971	13,657	6
DORSETSHIRE - - - - -	1	1	103	103	2,499	2,499	7
DURHAM - - - - -	2	1	100	100	4,726	4,725	8
ESSEX - - - - -	3	3	1,565	522	82,135	27,378	9
GLOUCESTERSHIRE - - - - -	1	1	—	—	431	431	10
HEREFORDSHIRE - - - - -	1	1	124	124	1,156	1,156	11
KENT - - - - -	3	3	892	446	28,216	14,108	12
LANCASHIRE - - - - -	9	9	972	108	45,927	9,103	13
LEICESTERSHIRE - - - - -	2	2	940	470	24,323	12,161	14
LONDON - - - - -	7	7	20,996	2,999	18,439,496	2,634,214	15
MIDDLESEX - - - - -	2	2	264	132	4,144	2,072	16
NORFOLK - - - - -	1	1	766	766	9,056	9,056	17
NORTHAMPTONSHIRE - - - - -	4	3	3,683	1,228	96,449	32,150	18
OXFORDSHIRE - - - - -	1	1	92	92	7,519	7,519	19
SOMERSETSHIRE - - - - -	4	4	678	169	34,645	8,661	20
STAFFORDSHIRE - - - - -	4	4	4,449	1,112	86,515	21,629	21
SUFFOLK - - - - -	4	3	6,272	2,091	121,571	40,524	22
SURREY - - - - -	2	1	631	631	18,456	18,546	23
SUSSEX - - - - -	3	2	1,482	741	96,172	48,086	24
WARWICKSHIRE - - - - -	5	4	2,309	577	85,814	21,453	25
WORCESTERSHIRE - - - - -	1	1	170	170	8,256	8,256	26
YORKSHIRE - - - - -	3	3	2,119	706	108,581	36,194	27
TOTAL - - - - -	73	65	51,771	809	19,421,975	303,468	28

* From the returns stating number of members.

† From the returns stating amount of receipts.

ENGLAND AND WALES, 1899.

	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
	To the Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including prospective Interest).	Amount Invested in other Securities and Cash.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	—	—	—	—	—	—	—	—	—
2	—	—	—	—	—	—	—	—	—
3	60,497	11,208	6,742	77,367	1,080	—	—	88	20
4	20,825	10,977	795	31,862	404	331	—	5,916	—
5	38,035	3,748	6,150	47,917	16	—	—	—	—
6	23,872	60,720	5,326	84,037	5,881	—	—	—	—
7	—	—	—	—	—	—	—	2,210	49
8	2,986	2,480	562	5,887	141	—	—	—	—
9	115,602	34,422	11,209	155,848	5,385	—	—	1,512	—
10	—	—	—	—	—	—	—	—	—
11	3,045	—	209	2,016	1,238	—	—	—	—
12	82,550	4,481	5,523	84,812	7,692	—	—	—	—
13	67,750	69,302	25,389	152,192	10,249	—	11,030	50,014	409
14	28,128	36,678	4,776	69,582	—	—	—	—	—
15	2,039,486	10,155,680	529,953	1,275,922	11,449,197	—	—	5,782	2,443
16	9,872	—	960	7,035	3,542	255	—	—	—
17	20,579	—	160	17,238	3,501	—	—	—	—
18	162,124	56,784	17,292	210,457	25,743	—	—	—	—
19	4,668	21,261	236	23,615	2,550	—	—	13,560	—
20	23,826	32,804	17,596	72,660	1,566	—	—	10,057	572
21	196,308	28,522	6,993	222,592	9,231	—	—	942	—
22	187,853	7,480	20,928	206,901	9,360	—	—	900	218
23	59,594	13,548	7,151	58,301	21,992	—	—	—	—
24	50,948	106,024	25,729	182,371	330	—	—	1,175	—
25	108,072	22,364	32,540	144,495	18,481	—	8,096	2,745	—
26	7,450	7,694	464	15,242	366	—	—	900	—
27	146,720	146,018	5,225	296,170	1,793	—	20,979	25,943	910
28	3,460,790	10,832,145	731,908	3,444,519	11,579,738	586	40,105	121,744	4,621

AGGREGATE BALANCE SHEET of 62 UNINCORPORATED SOCIETIES, 1899.

LIABILITIES.		ASSETS.	
	£.		£.
To Holders of Shares - - -	3,460,790	By Balance due on Mortgage Securities	3,444,519
To Depositors and other Creditors -	10,832,145	By other Assets - - - -	11,579,738
TOTAL - - - £.	14,292,935	TOTAL - - - £.	15,024,257
Balance of Undivided Profit (in 60 Societies) - - - -	731,908	Balance Deficit (in 2 Societies) -	586
£.	15,024,843	£.	15,024,843

AGGREGATE BALANCE SHEET OF 2,155 INCORPORATED AND UNINCORPORATED SOCIETIES, 1899.

ENGLAND AND WALES.

LIABILITIES.		ASSETS.	
	£.		£.
To Holders of Shares - - -	33,136,804	By Balance due on Mortgage Securities - - - -	43,140,631
To Depositors and other Creditors	22,082,007	By other Assets - - - -	14,987,048
TOTAL - - - £.	55,218,811	TOTAL - - - £.	58,127,679
Balance of Undivided Profit (in 1,846 Societies) - - -	3,263,777	Balance Deficit (in 274 Societies)	354,909
£.	58,482,588	£.	58,482,588

Total Number of Societies making Returns - - -	2,189
Total Number of Members - - - - -	550,531
Total Receipts - - - - - £.	36,928,231

1900.

For the Central Office,
E. W. Brabrook.

SCOTLAND.

**ABSTRACT of the ANNUAL ACCOUNTS and STATEMENTS
INCORPORATED SOCIETIES,**

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
SCOTLAND.						
ABERDEEN:						
1	1875	Aberdeen Property Investment, 9, Union-terrace, Aberdeen.	48th	8 August -	1,262	1
2	1876	Bonaccord Property Investment, 222, Union-street, Aberdeen.	46th	31 December	374	2
3	1878	Aberdeen Co-operative Property Investment, 13, Bridge-street, Aberdeen.	34th	30 September	270	3
4	1875	Huntly Property Investment, 11½, Castle-street, Huntly.	34th	8 May -	162	4
(a)6	1880	Strathbogie Property Investment, 14, Square, Huntly.	—	—	—	5
7	1890	First Aberdeen 955th Starr-Bowkett, 229, Union-street, Aberdeen.	9th	31 January -	349	6
8	1891	First Aberdeen Economic, 38, Union-street, Aberdeen.	8th	14 June -	290	7
9	"	North of Scotland, 123½, Union-street, Aberdeen	8th	17 July -	36	8
10	1894	Second Aberdeen Economic, 89, Union-street, Aberdeen.	5th	15 June -	397	9
11	1896	Third Aberdeen Economic, 137, Union-street, Aberdeen.	4th	31 December	301	10
12	"	Fourth Aberdeen Economic, 137, Union-street, Aberdeen.	4th	31 December	286	11
13	"	Fraserburgh Economic, Dalrymple Hall Buildings, Fraserburgh.	4th	31 December	235	12
					Total - -	3,962 13
ARGYLE:						
1	1892	First Oban Model, 19, Stevenson-street, Oban -	7th	29 May -	212	14
AYR:						
5	1887	Kilmarnock Building and Investment 87, King-street, Kilmarnock.	35th	1 August -	376	15
7	1896	County of Ayr Property Investment 62, Newmarket-street, Ayr.	29th	30 April -	73	16
12	1890	Kilmarnock Model, 9, John Dickie-street, Kilmarnock.	9th	26 September	165	17
13	"	Ayr and District Economic, 25, Newmarket-street, Ayr.	9th	25 September	400	18
14	"	Ayr, Newton, and Wallacetown Model, Main-street, Newton, Ayr.	9th	7 November	22	19
15	1892	Galston, Newmilns, and Darvel Economic, Galston.	8th	31 March -	247	20
16	"	Second Ayr and District Economic, 25, Newmarket-street, Ayr.	7th	20 March -	226	21
(a)(C.W.)18	1893	Beith Model, New-street, Beith - - -	—	—	—	22
20	1894	Troon Model, Academy-street, Troon - - -	6th	25 December	300	23
23	"	Ayr Burns Model, 29, Newmarket-street, Ayr -	5th	24 July -	283	24
					Total - -	2,092 25
BANFF:						
1	1896	Banffshire Property Investment, Keith - -	29th	31 December	294	26
2	1892	Banff Town and County Property Investment, 81, Castle-street, Banff.	28th	16 April -	294	27
					Total -	588 28

of BUILDING SOCIETIES, for the Year 1899.

SCOTLAND.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	42,796	45,533	38,840	3,970	86,140	2,203	—	—	—	—
2	19,813	11,990	17,295	309	29,502	92	—	—	1,391	—
3	3,596	4,831	3,864	652	9,087	310	—	—	417	—
4	2,779	10,248	676	472	11,336	60	—	—	731	—
5	—	—	—	—	—	—	—	—	—	—
6	3,944	11,229	—	724	9,786	2,167	—	—	—	—
7	2,261	9,209	—	263	7,316	2,156	—	—	—	—
8	592	553	388	335	301	909	66	—	—	—
9	2,542	8,803	—	357	8,237	923	—	—	—	—
10	1,764	5,672	—	174	5,393	453	—	—	—	—
11	1,766	4,236	—	205	3,744	697	—	—	—	—
12	1,101	3,150	—	58	2,675	533	—	—	—	—
13	82,954	115,454	61,063	7,519	173,467	10,503	66	—	2,539	—
14	1,147	4,469	4	145	4,357	261	—	—	—	—
15	3,304	12,776	—	1,076	12,856	996	—	—	—	431
16	1,382	4,335	200	—	3,637	898	—	—	—	—
17	778	4,189	—	322	4,189	322	—	—	—	—
18	2,150	6,293	534	254	6,943	138	—	—	—	—
19	134	660	—	79	562	177	—	—	—	—
20	1,185	3,989	—	371	4,291	69	—	—	—	—
21	598	2,506	102	63	2,580	91	—	—	—	—
22	—	—	—	—	—	—	—	—	—	—
23	829	2,879	2	—	2,397	454	30	—	—	—
24	1,835	4,144	250	437	4,245	586	—	—	—	—
25	12,195	41,771	1,088	2,602	41,700	3,731	30	—	—	431
26	22,324	9,199	17,928	854	27,971	10	—	—	152	—
27	4,805	9,129	1,774	361	11,026	238	—	—	—	—
28	27,129	18,328	19,702	1,215	38,997	248	—	—	152	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
CLACKMANNAN :						
5	1893	Alloa Model, 4, Shillinghill, Alloa - - -	6th	10 November	250	1
DUMBARTON :						
1	1896	Helensburgh and Gareloch Provident Investment, 33, East Princes-street, Helensburgh.	27th	14 January -	263	2
3	1890	Dumbarton 148th Economic, 43, Church-street, Dumbarton.	9th	14 January -	346	3
4	"	Clydebank and District 151st Economic, 3, Wellington-place, Kilbowie-road, Clydebank.	9th	10 April -	170	4
5	"	Second Dumbarton Economic, 11, Church-street, Dumbarton.	9th	31 October -	307	5
Total - -					1,086	6
DUMFRIES :						
5	1889	Dumfries and District Economic, 42, Irish-street, Dumfries.	10th	27 February	213	7
7	"	Second Dumfries and District Economic, 42, Irish-street, Dumfries.	9th	28 August -	222	8
Total - -					435	9
EDINBURGH :						
5	1895	Leith Property Investment, 141, Constitution-street, Leith.	40th	30 November	280	10
18	1875	Improved Edinburgh Property Investment, 102, South Bridge, Edinburgh.	46th	31 December	674	11
29	"	Musselburgh Permanent Property Investment, 169, High-street, Musselburgh.	33rd	1 February	159	12
31	1877	Fourth Provident Investment, 14, Forrest-road, Edinburgh.	31st	6 February	324	13
34	"	Fourth Edinburgh Property Investment, 5, St. Andrew-square, Edinburgh.	30th	31 December	403	14
37	1874	New Scottish Friendly Property Investment, 5, St. Andrew-square, Edinburgh.	25th	31 January -	420	15
39	1876	Permanent Scottish Union Property Investment, 5, St. Andrew-square, Edinburgh.	23rd	3 April -	264	16
40	1880	Edinburgh Conservative Friendly, 26, South Frederick-street, Edinburgh.	20th	31 December	163	17
45	1889	Edinburgh Mutual Investment, 118, Princes-street, Edinburgh.	10th	31 December	261	18
(a) 47	1891	Portobello and District Economic, 148, High-street, Portobello.	—	—	—	19
51	1892	Amicable Property Investment, 22, Rutland-square, Edinburgh.	6th	21 February	121	20
52	"	Old Edinburgh Property Investment, Buchanan's Hotel, 144, High-street, Edinburgh.	7th	17 January -	40	21
53	1893	Stockbridge Mutual Investment, 1, Dean-terrace, Edinburgh.	5th	10 January -	200	22
54	1899	New Edinburgh Investment, 5, St. Andrew-square, Edinburgh.	1st	31 December-	37	23
Total - -					3,346	24
ELGIN :						
3	1877	Elgin Property Investment and Building, 78, High-street, Elgin.	38th	30 April -	122	25
4	1896	Forres, Burghead, and Findhorn Permanent Investment, Mechanics' Institute, Forres.	36th	31 May -	65	26
Total - -					187	27

of Building Societies, for the Year 1899—*continued*.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,318	3,544	—	15	3,227	332	—	—	—	—
2	11,209	22,020	3,379	888	26,075	212	—	—	—	—
3	2,315	8,578	28	819	7,935	1,490	—	—	—	—
4	941	3,458	553	107	3,465	653	—	—	—	—
5	2,050	9,138	—	951	8,759	1,330	—	—	—	—
6	16,515	43,194	3,960	2,765	46,234	3,685	—	—	—	—
7	2,348	10,460	—	286	10,311	435	—	—	—	—
8	1,564	8,240	—	221	7,421	1,040	—	—	—	—
9	3,912	18,700	—	507	17,732	1,475	—	—	—	—
10	7,104	10,657	11,753	1,257	23,586	81	—	—	6,029	—
11	19,301	62,939	6,643	2,312	68,850	3,044	—	—	700	1,569
12	3,948	5,293	—	159	5,267	185	—	—	—	—
13	17,707	14,582	7,628	416	20,987	1,639	—	—	—	—
14	31,119	28,683	13,590	212	40,337	2,148	—	—	—	299
15	20,769	24,322	16,915	1,670	42,114	793	—	—	—	—
16	22,874	34,363	14,320	9,958	57,450	1,191	—	—	—	—
17	3,617	8,667	3,114	544	11,783	537	—	—	151	—
18	22,391	15,182	18,181	719	34,025	57	—	—	—	—
19	—	—	—	—	—	—	—	—	—	—
20	2,366	3,959	4,934	236	9,111	18	—	—	—	—
21	1,974	1,967	1,923	89	3,850	129	—	—	—	—
22	4,730	4,294	3,054	130	6,698	780	—	—	—	—
23	550	184	357	28	400	169	—	—	—	—
24	158,450	215,092	102,412	17,730	324,463	10,771	—	—	6,880	1,868
25	1,714	4,361	—	9	4,298	72	—	—	300	—
26	517	3,482	—	260	3,248	494	—	—	—	—
27	2,231	7,843	—	269	7,546	566	—	—	300	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.		
FIFE :							
5	1878	Cupar Property Investment, 18, Crossgate, Cupar	39th	31 December	66	1	
6	1876	Ferry Port-on-Craig Building and Investment, Tayport.	35th	31 October -	43	2	
7	1896	Kirkcaldy Property Investment, 17, Rose-street, Kirkcaldy.	34th	31 July -	619	3	
9	1887	Dunfermline Building Company, 10, Cross-wynd, Dunfermline.	30th	14 January -	2,283	4	
13	1891	Fourth Fifeshire Property Investment, 30, Queen-Anne-street, Dunfermline.	9th	30 November	474	5	
14	"	Dunfermline and District Economic, 1, Abbey Park-place, Dunfermline.	8th	18 February	253	6	
15	"	Kirkcaldy and District Economic, 27, Kirk-wynd, Kirkcaldy.	8th	11 March -	249	7	
16	"	Second Kirkcaldy and District Economic, 27, Kirk-wynd, Kirkcaldy.	8th	13 May -	235	8	
17	1892	Second Dunfermline and District Economic, 1, Abbey Park-place, Dunfermline.	7th	22 July -	288	9	
18	1893	Third Kirkcaldy and District Economic, 27, Kirk-wynd, Kirkcaldy.	6th	13 February	318	10	
19	"	Dysart Model, 27, Quality-street, Dysart - -	6th	1 June -	219	11	
21	"	Fourth Kirkcaldy and District Economic, 27, Kirk-wynd, Kirkcaldy.	6th	29 May -	228	12	
23	1894	Leven Model, British Linen Bank Buildings, Leven.	5th	6 February	155	13	
(a) 24	1898	Third Dunfermline and District "Economic," 1, Abbey Park-place, Dunfermline.	—	—	—	14	
					Total - -	5,430	15
FORFAR :							
2	1874	Forfarshire Building, 27, Bank-street, Dundee -	47th	30 April -	299	16	
4	1896	Kirriemuir Freehold Building Investment, Bank-street, Kirriemuir.	41st	21 December	273	17	
5	"	Forfar Building and Investment, Forfar.	39th	30 September	71	18	
10	1889	Arbroath and District Economic, 56, High-street, Arbroath.	10th	31 October -	209	19	
11	"	Dundee and District Economic, 16, Euclid-crescent, Dundee.	10th	31 October -	250	20	
13	1891	Second Dundee and District Economic, 16, Euclid-crescent, Dundee.	9th	30 November	267	21	
15	"	First Arbroath Model, 93, High-street, Arbroath -	8th	14 September	230	22	
16	"	Forfar Economic, 20, East High-street, Forfar -	8th	6 September	214	23	
17	"	First Dundee Model, 15, Castle-street, Dundee -	8th	9 December	211	24	
18	1892	Third Dundee and District Economic, 16, Euclid-crescent, Dundee.	7th	28 February -	296	25	
20	1893	Kirriemuir Model, 7½, James-street, Kirriemuir.	6th	1 July -	282	26	
21	1894	Fourth Dundee and District Economic, 16, Euclid-crescent, Dundee.	5th	11 March -	367	27	
					Total - -	2,969	28
INVERNESS :							
4	1891	Inverness Investment and Permanent, 16, Union-street, Inverness.	8th	31 December	137	29	

of Building Societies, for the Year 1899—continued.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	684	1,659	—	50	827	882	—	—	—	—
2	326	2,542	314	80	2,921	15	—	—	2,161	432
3	15,578	24,731	15,705	386	40,680	142	—	7,500	2,450	—
4	18,961	70,532	20	3,252	56,187	17,617	—	—	13,723	—
5	6,122	29,819	—	5,141	32,945	2,015	—	—	—	—
6	2,166	5,669	—	674	5,637	706	—	—	—	—
7	1,896	6,410	—	830	6,582	658	—	—	—	—
8	1,363	5,497	—	888	6,090	295	—	—	—	—
9	1,061	3,552	—	383	3,250	685	—	—	—	—
10	1,919	5,611	—	578	4,856	1,333	—	—	—	—
11	873	3,461	—	—	3,274	155	32	—	—	—
12	1,187	3,422	—	340	3,377	385	—	—	—	—
13	1,154	3,830	—	78	2,969	939	—	—	—	—
14	—	—	—	—	—	—	—	—	—	—
15	53,290	166,785	16,039	12,630	169,595	25,827	32	7,500	18,334	432
16	22,657	51,376	21,914	3,062	76,125	227	—	—	13,974	—
17	1,773	9,058	—	189	9,110	137	—	—	—	—
18	385	1,949	—	91	230	1,810	—	—	—	—
19	1,190	5,587	10	129	5,506	220	—	—	—	—
20	2,055	6,971	4	567	6,130	1,412	—	—	—	—
21	1,346	6,671	4	559	5,110	2,124	—	—	—	101
22	1,262	3,662	—	262	3,893	81	—	—	—	—
23	672	3,225	2	168	2,685	710	—	—	—	—
24	839	4,640	—	75	4,233	482	—	—	—	—
25	2,105	6,246	4	426	5,607	1,069	—	—	—	—
26	686	2,494	—	40	2,469	65	—	—	—	—
27	1,932	6,072	4	467	5,572	971	—	—	—	—
28	36,952	107,951	21,942	6,085	126,670	9,258	—	—	13,974	101
29	13,447	2,076	4,813	295	7,184	—	—	—	—	821

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
LANARK :						
28	1897	Hamilton Savings Investment, Quarry-street, Hamilton.	41st	31 March -	676	1
34	1891	Wishaw Building and Investment, 1, Young-street, Wishaw.	40th	30 November	544	2
42	1875	National Freehold Building, 114, South Portland-street, Glasgow.	38th	31 October -	104	3
53	"	Glasgow Working Men's Provident Investment, 94, South Portland-street, Glasgow.	32nd	18 February	95	4
55	1896	Springburn Investment and Building, Hyde Park Hall, Ayr-street, Glasgow.	31st	23 January -	120	5
56	1878	Glasgow and West of Scotland Savings Investment, 89, West Regent-street, Glasgow.	31st	31 December	198	6
63	1875	Clydesdale Building, 168, St. Vincent-street, Glasgow.	28th	30 April -	237	7
85	1878	Phoenix Heritable Investment, 26, Renfield-street, Glasgow.	22nd	31 December	98	8
86	1887	Glasgow Co-operative Investment, Religious Institution Rooms, Buchanan-street, Glasgow.	12th	30 November	141	9
88	1891	Govan Economic, 958, Govan-road, Govan - -	9th	30 November	364	10
90	"	Strathaven Model, Kirk-street, Strathaven - -	8th	13 May -	279	11
92	"	Larkhall Model, Public Hall, Montgomery-street, Larkhall.	8th	30 June -	250	12
93	"	Wishaw and District Economic, 111, Main-street, Wishaw.	8th	31 May -	400	13
94	"	First Airdrie Model, 28, Anderson-street, Airdrie.	8th	15 July -	226	14
(C.W.) 95	"	First Coatbridge Model, 15, Academy-street, Coatbridge.	8th	24 July -	188	15
96	"	Hamilton and Blantyre Model, Cadzow-street, Hamilton.	8th	9 October -	160	16
98	"	Govanhill and District Economic, 206, Alison-street, Govanhill.	8th	31 December	300	17
(C.D.) 100	1892	Glasgow Central Model, 36, Clarendon-street, Partick, Glasgow.	7th	15 March -	86	18
(a) 101	"	Airdrie and District Economic, Market-buildings, Airdrie.	—	—	—	19
102	"	Glasgow Hutchesontown Model, 25, Greenside-street, Glasgow.	7th	5 June -	111	20
103	"	Glasgow South Western Model, 49, Bath-street, Glasgow.	7th	6 June -	179	21
(a)(O.D.) 106	"	Glasgow and Northern Model, 55, Bath-street, Glasgow.	—	—	—	22
109	"	Maryhill Model, 265, Gairbraid-street, Glasgow -	7th	27 September	164	23
110	"	Hamilton and District Economic, 60, Cadzow-street, Hamilton.	7th	19 September	400	24
113	"	Glasgow Post Office Model, 105, Oxford-street, Glasgow.	7th	30 December	141	25
114	1898	Motherwell Economic, Town Hall, Motherwell -	7th	11 December	318	26
118	"	Glasgow North Western Model, 64, West Regent-street, Glasgow.	6th	28 February	165	27
125	1894	Partick No. 2 Model, Overnewton-square, Glasgow	5th	28 February	105	28
127	"	Blythswood Model, 187, West George-street, Glasgow.	5th	20 March -	80	29
128	"	Second Govanhill and District Economic, 206, Allison-street, Govanhill, Glasgow.	5th	14 March	374	30
129	"	St. George's Cross Economic, 17, Cromwell-street, Glasgow.	6th	31 December	269	31
130	"	Lanark Model, 112, High-street, Lanark - -	5th	15 May -	121	32

of Building Societies, for the Year 1899—*continued*.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	16,490	32,880	—	8,524	34,645	6,759	—	—	7,375	—
2	8,496	22,425	25	2,751	23,530	1,671	—	—	600	—
3	1,969	5,953	—	255	5,393	815	—	—	1,014	—
4	11	1,274	37	—	—	724	587	—	—	—
5	3,647	10,520	104	581	7,400	3,805	—	—	—	—
6	1,054	14,984	2,402	1,302	16,941	1,747	—	—	—	—
7	16,085	28,906	2,241	11,607	41,858	896	—	—	982	—
8	4,402	14,277	27	2,001	13,449	2,856	—	—	—	—
9	4,757	33,970	—	11,309	34,855	10,424	—	—	—	—
10	3,229	11,785	383	420	12,290	298	—	—	—	—
11	945	3,840	—	301	3,849	292	—	—	—	—
12	951	4,343	2	380	4,591	84	—	—	—	—
13	3,171	9,874	—	232	8,848	1,258	—	—	—	—
14	1,909	5,545	—	425	5,078	892	—	—	—	—
15	1,488	5,431	39	661	5,854	277	—	—	—	—
16	447	2,151	—	142	2,069	224	—	—	—	—
17	4,067	8,144	5	289	7,661	777	—	—	—	—
18	191	—	848	349	707	490	—	—	707	—
19	—	—	—	—	—	—	—	—	—	—
20	748	2,079	187	242	2,495	13	—	—	—	—
21	708	2,305	—	182	2,141	346	—	—	—	—
22	—	—	—	—	—	—	—	—	—	—
23	731	3,018	—	381	3,157	242	—	—	—	—
24	2,258	6,773	—	576	6,855	499	—	—	—	—
25	767	3,589	—	160	3,622	77	—	—	—	—
26	2,146	6,393	—	715	6,164	884	—	—	—	—
27	1,190	2,624	38	66	1,629	1,099	—	—	—	—
28	471	1,670	—	173	1,381	462	—	—	—	—
29	718	2,366	—	79	2,282	163	—	—	—	—
30	1,875	4,538	5	215	3,917	841	—	—	—	—
31	1,859	3,756	4	257	3,608	409	—	—	—	—
32	793	—	2,623	182	2,482	273	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
LANARK—continued.						
132	1894	Cambuslang and District Economic, Main-street, Cambuslang.	5th	30 April -	274	1
134	"	First Coatbridge Economic, Municipal Buildings, Coatbridge.	5th	20 June -	200	2
135	1895	Second Hamilton and District Economic, 60, Cadzow-street, Hamilton.	5th	31 December	320	3
(a) 138	1896	Blythswood "Peerless," 147, West Regent-street, Glasgow.	—	—	—	4
(a) 140	1899	Third Hamilton and District Economic, 60, Cadzow-street, Hamilton.	—	—	—	5
141	"	Second Wishaw and District Economic, Campbell-street, Wishaw.	1st	31 December	320	6
Total - -					8,007	7
LINLITHGOW:						
1	1875	Linlithgowshire Savings Investment and Building, Court House-square, Linlithgow.	25th	31 December	165	8
3	1878	Bathgate Investment and Building, 15, Gideon-street, Bathgate.	20th	15 May -	23	9
6	1894	Bo'ness and Carriden Model, 16A, Main-street, Bo'ness.	5th	17 August -	150	10
Total - -					338	11
NAIRN:						
2	1896	Nairn Building, Nairn - - - -	33rd	31 May -	83	12
PEEBLES:						
2	1896	Peeblesshire Saving Investment and Building, Peebles.	29th	31 May -	399	13
PERTH:						
2	1891	Perth Economic, 42, George-street, Perth - -	8th	5 April -	280	14
3	1892	Strathmore Economic, Meadow-place, Blairgowrie	8th	16 October -	179	15
6	1894	Perth Model, National Bank Building, South Methven-street, Perth.	5th	7 January -	260	16
Total - -					719	17
RENFREW:						
3	1880	Paisley Heritable Property Investment, 16, Gil-mour-street, Paisley.	46th	30 January -	734	18
7	1876	Johnstone Building, Public Hall, Johnstone - -	33rd	31 January -	11	19
8	1890	First Port Glasgow Economic, 73, Princes-street, Port Glasgow.	9th	30 September	225	20
(C.W.) 9	"	First Paisley Economic, Terrace Buildings, Paisley.	9th	25 September	211	21
(C.W.) 10	1891	Second Paisley Economic, Terrace Buildings, Paisley.	8th	26 March -	178	22
11	"	Greenock and District Model, 13, Hamilton-street, Greenock.	8th	24 July -	140	23
13	1892	Govan Model, 8, Napier-street, Govan - -	7th	31 May -	198	24

of Building Societies, for the Year 1899—*continued*.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,125	3,010	--	188	2,616	527	--	--	--	--
2	1,015	2,694	3	159	2,721	135	--	--	--	--
3	2,454	3,826	--	213	3,220	819	--	--	--	--
4	--	--	--	--	--	--	--	--	--	--
5	--	--	--	--	--	--	--	--	--	--
6	424	354	--	51	--	405	--	--	--	--
7	92,091	265,192	8,973	45,213	277,308	41,483	587	--	10,678	--
8	2,282	7,928	--	303	7,225	1,006	--	--	--	--
9	24	737	--	124	805	124	432	--	305	--
10	774	2,543	--	74	2,361	256	--	--	--	--
11	3,080	11,208	--	501	9,891	1,386	432	--	305	--
12	681	3,237	200	119	3,440	116	--	--	--	--
13	5,683	14,345	--	600	13,815	1,130	--	--	1,604	--
14	1,679	5,398	3	747	5,491	657	--	--	--	--
15	664	2,909	--	100	2,217	792	--	--	--	--
16	943	2,930	22	38	2,417	573	--	--	--	--
17	3,286	11,237	25	885	10,125	2,022	--	--	--	--
18	16,294	63,163	--	3,326	47,167	19,322	--	7,575	--	--
19	134	978	26	19	980	43	--	--	--	--
20	1,847	5,239	--	568	5,155	652	--	--	--	--
21	2,019	7,399	--	402	6,843	958	--	--	--	--
22	1,215	4,389	--	380	4,204	565	--	--	--	--
23	1,471	5,654	7	447	5,392	716	--	--	--	--
24	961	3,532	593	142	3,132	977	158	--	--	--

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
		RENFREW—continued.				
(a) 15	1898	Kinning Park and Plantation Economic, Cornwall-street, Plantation, Glasgow.	—	—	—	1
19	"	Eastwood Model (No. 2), 89, King-street, Pollokshaws.	3rd	30 March -	331	2
				Total - -	2,028	3
		ROXBURGH :				
5	1892	First Hawick and District Economic, O'Connell-street, Hawick.	6th	13 February -	310	4
		SELKIRK :				
2	1875	Galashiels Provident, 18, Sime-place, Galashiels -	45th	31 December	671	5
3	1877	Selkirkshire Building and Investment, 4, Market-place, Selkirk.	24th	30 June -	50	6
5	1891	Galashiels Economic, 177, Gala Park-road, Galashiels.	9th	4 December	400	7
				Total - -	1,121	8
		STIRLING :				
1	—	Stirlingshire Building and Investment, Thistle-street, Stirling.	44th	5 December	1,143	9
3	1896	Midland Counties of Scotland Property Investment, 22, King-street, Stirling.	38th	20 November	92	10
7	1890	Falkirk Model, Vicar-street, Falkirk - - -	9th	14 November	188	11
8	1892	Stirling and District Economic, 53, Port-street, Stirling.	8th	8 August -	106	12
9	"	Grangemouth Model, Grange-street, Grangemouth	7th	10 June -	209	13
10	1893	Stirling Model, 12, Port-street, Stirling - -	6th	17 April -	271	14
11	"	Kilsyth Model, Howe-road, Kilsyth - - -	6th	18 June -	190	15
13	1894	Stirling, No. 2, Model, 12, Port-street, Stirling -	5th	13 February -	282	16
14	"	Stenhousemuir Model, Main-street, Stenhousemuir.	5th	28 February -	268	17
15	"	Grahamston Model, Odd Fellows Hall, Grahamston.	5th	1 May	297	18
				Total - -	3,046	19
		WIGTOWN :				
1	1892	Newton Stewart and District Economic, Macmillan Hall, Newton Stewart.	7th	13 March -	86	20

of Building Societies, for the Year 1899—*continued*.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	—	—	—	—	—	—	—	—	—	—
2	1,903	7,577	—	230	6,375	1,432	—	—	—	—
3	25,844	97,931	626	5,514	79,248	24,665	158	7,575	—	—
4	3,172	3,927	814	559	4,789	511	—	—	—	—
5	5,781	64,729	27	2,709	66,064	1,401	—	—	154	—
6	176	1,078	206	551	1,806	29	—	—	—	1,269
7	2,928	12,332	—	2,212	13,648	896	—	—	—	—
8	8,885	78,139	233	5,472	81,518	2,326	—	—	154	1,269
9	48,045	57,828	20,970	—	76,449	2,349	—	—	—	—
10	733	2,801	—	51	2,200	652	—	—	—	—
11	923	4,551	95	296	3,720	1,222	—	—	—	—
12	576	3,049	—	384	3,306	127	—	—	—	—
13	966	3,599	—	326	3,738	187	—	—	—	—
14	967	4,978	—	—	4,249	556	173	—	—	1,310
15	621	2,180	—	—	1,767	408	5	—	—	—
16	1,171	4,247	—	—	4,054	73	120	—	—	—
17	1,384	3,238	—	176	981	2,433	—	—	—	—
18	1,099	3,856	—	198	3,966	88	—	—	—	—
19	56,485	90,327	21,065	1,431	104,430	8,095	298	—	—	1,310
20	501	1,980	—	119	1,639	460	—	—	—	—

SUMMARY, INCORPORATED

COUNTIES.	Total Number of Societies.	Number of Societies making Returns.	Number of Members.		Total Receipts during the last Financial Year.	
			Number of Members.	Average.	Amount of Receipts.	Average.
SCOTLAND.						
ABERDEEN - - - - -	12	11	3,962	360	£. 82,954	£. 7,541
ARGYLE - - - - -	1	1	212	212	1,147	1,147
AYR - - - - -	10	9	2,092	232	12,195	1,355
BANFF - - - - -	2	2	588	294	27,129	13,564
CLACKMANNAN - - - - -	1	1	250	250	1,318	1,318
DUMBARTON - - - - -	4	4	1,086	271	16,515	4,128
DUMFRIES - - - - -	2	2	435	217	3,912	1,956
EDINBURGH - - - - -	14	13	3,346	257	158,450	12,188
ELGIN - - - - -	2	2	187	93	2,231	1,115
FIFE - - - - -	14	13	5,430	417	53,290	4,099
FORFAR - - - - -	12	12	2,969	247	36,952	3,079
INVERNESS - - - - -	1	1	137	137	13,447	13,447
LANARK - - - - -	38	34	8,007	235	92,091	2,708
LINLITHGOW - - - - -	3	3	338	112	3,080	1,026
NAIRN - - - - -	1	1	83	83	681	681
PEEBLES - - - - -	1	1	399	399	5,683	5,683
PERTH - - - - -	3	3	719	239	3,286	1,095
RENFREW - - - - -	9	8	2,028	253	25,844	3,230
ROXBURGH - - - - -	1	1	310	310	3,172	3,172
SELKIRK - - - - -	3	3	1,121	373	8,885	2,961
STIRLING - - - - -	10	10	3,046	304	56,485	5,648
WIGTOWN - - - - -	1	1	86	86	501	501
TOTAL SCOTLAND - - -	145	136	36,831	271	609,248	4,480

3A, Howe Street,
Edinburgh.

SOCIETIES.—SCOTLAND, 1899.

	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
	To the Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including prospective Interest).	Amount Invested in other Securities and Cash.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	115,454	61,063	7,519	173,467	10,503	66	—	2,539	—
2	4,469	4	145	4,357	261	—	—	—	—
3	41,771	1,088	2,602	41,700	3,731	30	—	—	431
4	18,328	19,702	1,215	38,997	248	—	—	152	—
5	3,544	—	15	3,227	332	—	—	—	—
6	43,194	3,960	2,765	46,234	3,685	—	—	—	—
7	18,700	—	507	17,732	1,475	—	—	—	—
8	215,092	102,412	17,730	324,463	10,771	—	—	6,880	1,868
9	7,843	—	269	7,546	566	—	—	300	—
10	166,735	16,039	12,680	169,595	25,827	32	7,500	18,334	432
11	107,951	21,942	6,035	126,670	9,258	—	—	13,974	101
12	2,076	4,813	295	7,184	—	—	—	—	821
13	265,192	8,973	45,213	277,308	41,483	587	—	10,678	—
14	11,208	—	501	9,891	1,386	432	—	305	—
15	3,237	200	119	3,440	116	—	—	—	—
16	14,345	—	600	13,815	1,130	—	—	1,604	—
17	11,237	25	885	10,125	2,022	—	—	—	—
18	97,931	626	5,514	79,248	24,665	158	7,575	—	—
19	3,927	814	559	4,789	511	—	—	—	—
20	78,139	233	5,472	81,518	2,326	—	—	154	1,269
21	90,327	21,065	1,431	104,430	8,095	298	—	—	1,310
22	1,980	—	119	1,639	460	—	—	—	—
23	1,322,680	262,959	112,190	1,547,375	148,851	1,603	15,075	54,920	6,232

R. Addison Smith,
Assistant Registrar for Scotland.

**ABSTRACT of the ANNUAL ACCOUNTS and STATEMENTS
INCORPORATED SOCIETIES,**

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
I R E L A N D.						
ANTRIM :						
4	1874	Belfast Equitable, 7, Rosemary-street, Belfast -	35th	11 January -	15	1
8	"	Belfast Economic, 21, Chichester-street, Belfast -	35th	30 April -	70	2
22	1882	Belfast Imperial, Ulster Buildings, Waring-street, Belfast.	33rd	10 January -	258	3
(a) 24	1878	Northern Permanent, 1, North-street, Belfast -	—	—	—	4
35	1881	First Belfast 428th Starr-Bowkett, 71, York-street, Belfast.	18th	31 August -	118	5
(a) 36	"	Second Belfast 447th Starr-Bowkett, 71, York-street, Belfast.	—	—	—	6
37	1882	Ballymena 515th Starr-Bowkett, 13, Albert-place, Ballymena.	17th	31 May -	196	7
45	1883	Third Belfast 596th Starr-Bowkett, 110, Royal-avenue, Belfast.	16th	30 April -	108	8
48	1885	Belfast Mutual, 45, Arthur-street, Belfast -	14th	10 March -	137	9
49	"	Fourth Belfast 771st Starr-Bowkett, 117, Donegall-street, Belfast.	14th	29 March -	173	10
51	1886	Ballymena Mutual, 13, Albert-place, Ballymena.	13th	31 March -	325	11
53	"	Fifth Belfast 796th Starr-Bowkett, 117, Donegall-street, Belfast.	13th	28 April -	182	12
(a) 55	1887	Belfast Commercial, 20, Rosemary-street, Belfast	—	—	—	13
58	1888	Royal Mutual, 110, Royal-avenue, Belfast -	11th	30 June -	211	14
59	"	Belfast City, Telegraph Chambers, Royal-avenue, Belfast.	11th	31 August -	234	15
(a) 60	"	Belfast Artizans', 92, Shankhill-road, Belfast -	—	—	—	16
62	"	Sixth Belfast 923rd Starr-Bowkett, 117, Donegall-street, Belfast.	11th	26 December	246	17
63	1889	East End, 79, Royal-avenue, Belfast -	11th	31 December	267	18
64	"	Provident Mutual, 20, Rosemary-street, Belfast -	10th	28 February	368	19
65	"	Second Royal Mutual, 110, Royal-avenue, Belfast	10th	31 August -	206	20
69	1890	Belfast Terminable, 37, Rosemary-street, Belfast -	9th	30 April -	452	21
(a) 72	"	Belfast Mercantile Mutual, 25, Garfield-street, Belfast.	—	—	—	22
73	"	Ballymacarret, 139, Albert Bridge-road, Belfast -	9th	30 April -	138	23
74	"	Thrift, 71, York-street, Belfast -	9th	30 September	321	24
75	"	Belfast Co-operative, 79, Royal-avenue, Belfast -	9th	30 September	397	25
(a) 77	"	West End, St. Paul's Male School, Falls-road, Belfast.	—	—	—	26
81	1891	Seventh Belfast 971st Starr-Bowkett, 107, Donegall-street, Belfast.	8th	28 July -	295	27
82	1892	Belfast Second Terminable, 27, Rosemary-street, Belfast.	7th	31 January -	496	28
83	"	Standard Mutual, 82, Royal-avenue, Belfast -	7th	28 February	323	29
85	"	North of Ireland, 110, Royal-avenue, Belfast -	7th	31 March -	342	30
86	"	First Lisburn 1002nd Starr-Bowkett, 1, Castle Chambers, Lisburn.	8th	30 September	311	31
88	"	Phoenix, 79, Royal-avenue, Belfast -	8th	31 December	221	32
90	"	Eagle Mutual, 117, Royal-avenue, Belfast -	7th	29 August -	334	33
94	"	Belfast Excelsior, 20, Rosemary-street, Belfast -	7th	31 October -	258	34
101	1893	City of Belfast Perfect Thrift, 14, Donegall-street, Belfast.	6th	31 March -	394	35
105	"	Belfast Central, 133, Royal-avenue, Belfast -	6th	31 December	59	36
106	"	Second Belfast Co-operative, 79, Royal-avenue, Belfast.	6th	31 August -	439	37
120	1898	Government Employees Improved Mutual, 33, Bridge Street, Belfast.	2nd	31 December	117	38
Total -					8,011	39

of BUILDING SOCIETIES, for the Year 1899.

IRELAND.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	2,110	7,017	974	618	2,472	6,137	—	—	291	—
2	2,629	6,597	150	201	6,635	313	—	—	4,983	—
3	10,570	18,516	6,863	2,118	26,681	816	—	—	435	36
4	—	—	—	—	—	—	—	—	—	—
5	1,680	6,552	—	890	6,722	720	—	—	—	—
6	—	—	—	—	—	—	—	—	—	—
7	1,468	6,277	69	697	5,116	1,927	—	—	—	—
8	1,240	5,200	—	1,044	5,835	409	—	—	—	—
9	3,290	13,788	—	1,273	14,483	578	—	—	—	—
10	1,415	5,797	—	286	5,673	410	—	—	—	—
11	1,549	5,206	487	536	4,706	1,523	—	—	—	—
12	1,170	4,612	—	70	4,315	367	—	—	—	—
13	—	—	—	—	—	—	—	—	—	—
14	2,106	7,030	—	2,146	8,781	395	—	—	—	—
15	3,119	9,380	—	726	9,582	533	—	—	—	—
16	—	—	—	—	—	—	—	—	—	—
17	1,339	5,099	18	133	4,530	720	—	—	—	—
18	772	2,761	—	152	2,727	186	—	—	—	—
19	3,986	11,155	—	558	9,294	2,419	—	—	—	—
20	1,803	6,770	—	1,450	8,053	167	—	—	—	—
21	4,043	10,371	—	1,185	10,582	974	—	—	—	—
22	—	—	—	—	—	—	—	—	—	—
23	566	2,459	34	61	2,453	101	—	—	—	—
24	2,279	6,876	8	743	6,864	763	—	—	—	—
25	2,087	5,600	—	331	5,717	214	—	—	—	—
26	—	—	—	—	—	—	—	—	—	—
27	1,638	4,172	12	15	3,443	756	—	—	—	—
28	3,653	9,110	—	869	9,221	758	—	—	—	—
29	1,730	5,823	39	370	5,943	289	—	—	—	—
30	1,676	3,560	—	594	3,858	296	—	—	—	—
31	1,048	3,744	36	66	2,693	1,153	—	—	—	—
32	601	1,755	—	—	1,322	433	—	—	—	—
33	1,770	6,230	—	239	5,660	809	—	—	—	—
34	657	2,328	3	64	2,354	41	—	—	—	—
35	1,120	4,581	—	283	4,177	687	—	—	—	—
36	64	91	10	11	—	112	—	—	—	—
37	1,753	5,051	—	466	4,762	755	—	—	—	—
38	715	981	12	—	791	184	18	—	—	—
39	65,696	194,498	8,715	18,195	195,445	25,945	18	—	5,709	36

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
ARMAGH :						
(a) 95	1892	First Armagh Model, -1, Melbourne - terrace, Armagh.	—	—	—	1
CORK :						
61	1888	Cork Permanent, 17, South Mall, Cork - -	11th	3 January -	15	2
67	1889	Munster Permanent, 31, South Mall, Cork - -	10th	31 December	72	3
104	1893	Cork Mutual Benefit Terminable, 12, Marlborough-street, Cork.	6th	1 August -	346	4
107	"	Second Cork Mutual Terminable, 12, Marlborough-street, Cork.	5th	31 January -	347	5
				Total - -	780	6
DOWN :						
(a) 96	1892	Newtownards and Bangor Model, 32, Francis-street, Newtownards, County Down.	—	—	—	7
DUBLIN :						
(a) 2	1875	Kingstown Tradesmen's Benefit, Eblana-avenue, Kingstown.	—	—	—	8
(a) 3	"	Working Men's Benefit, 145, Great Brunswick-street, Dublin.	—	—	—	9
5	"	St. Michael's Benefit, 63, Upper George's-street, Kingstown.	35th	31 December	—	10
10	1874	Irish Civil Service Permanent, 25, Westmoreland-street, Dublin.	36th	30 November	1,143	11
14	1878	Irish Industrial Benefit, 108, Lower Baggot-street, Dublin.	25th	31 December	108	12
17	1877	City and County Permanent Benefit, 15, Lower Sackville-street, Dublin.	23rd	31 December	273	13
19	"	Dublin Mutual Benefit, 27, Dame-street, Dublin -	22nd	30 June -	60	14
(a) 25	1878	St. James' Gate Mutual Benefit, St. James' Gate, Dublin.	—	—	—	15
(a) 26	"	Dublin Mercantile Permanent, 3, Dame-street, Dublin.	—	—	—	16
(a) 28	1879	O'Connell Benefit, 44, York-street, Dublin - -	—	—	—	17
33	1880	Co-operative Benefit, 6, William-street, Dublin -	19th	30 June -	58	18
(a) 38	1882	Commercial Travellers' Benefit, 32, Lower Abbey-street, Dublin.	—	—	—	19
(a) 42	"	First Dublin 568th Starr-Bowkett, D'Olier-street, Dublin.	—	—	—	20
47	1884	Irish Permanent Benefit, 12, Dawson - street, Dublin.	16th	31 December	380	21
54	1886	Leinster Benefit, 27, Dame-street, Dublin - -	13th	31 March -	60	22
66	1889	Dublin Model, 50, Lower Sackville-street, Dublin	10th	31 December	446	23
(a) 71	1890	National Permanent, 5, Middle Gardiner-street, Dublin.	—	—	—	24
(a) 76	"	Second Equitable, 37, College-green, Dublin -	—	—	—	25
(a) 84	1892	Second Commercial Travellers' Terminable, Northumberland House, Beresford-place, Dublin.	—	—	—	26
91	"	Second Model, 57, Dame-street, Dublin - -	7th	31 August -	536	27
(a) 93	"	Metropolitan Model, 15, D'Olier-street, Dublin -	—	—	—	28
(a) 100	1893	Second Dublin, 1009th Starr-Bowkett, 15, D'Olier-street, Dublin.	—	—	—	29
108	"	Second Victoria Mutual (Terminating), 40, Dawson-street, Dublin.	6th	31 December	270	30
(a) 109	1894	Second Co-operative Benefit, 6, William-street, Dublin.	—	—	—	31
112	"	Second Dublin Mutual Benefit, 27, Dame-street, Dublin.	4th	30 June -	130	32
				Total - -	3,464	33

of Building Societies, for the Year 1899—*continued.*

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit:	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	--	--	--	--	--	--	--	--	--	--
2	3,896	3,943	5,426	638	9,996	11	--	--	--	686
3	5,368	7,100	8,646	1,584	17,330	--	--	--	362	--
4	4,820	14,772	--	615	13,807	1,580	--	--	--	--
5	3,774	10,872	--	--	9,006	1,539	327	--	--	--
6	17,858	36,687	14,072	2,837	50,139	3,130	327	--	362	686
7	--	--	--	--	--	--	--	--	--	--
8	--	--	--	--	--	--	--	--	--	--
9	--	--	--	--	--	--	--	--	--	--
10	896	3,470	321	455	3,339	907	--	--	3,665	80
11	258,383	124,650	103,208	16,316	208,164	36,010	--	--	632	1,530
12	2,774	5,119	--	1,046	5,838	327	--	--	1,479	--
13	24,751	26,187	9,570	4,262	40,009	10	--	--	--	--
14	1,964	--	--	4,068	2,096	1,972	--	--	--	--
15	--	--	--	--	--	--	--	--	--	--
16	--	--	--	--	--	--	--	--	--	--
17	--	--	--	--	--	--	--	--	--	--
18	3,655	12,064	--	5,094	14,366	2,792	--	--	--	--
19	--	--	--	--	--	--	--	--	--	--
20	--	--	--	--	--	--	--	--	--	--
21	1,234	3,772	--	133	3,563	342	--	--	--	--
22	2,313	7,861	152	1,311	7,162	2,162	--	--	--	--
23	4,547	12,891	--	660	10,207	3,344	--	--	--	442
24	--	--	--	--	--	--	--	--	--	--
25	--	--	--	--	--	--	--	--	--	--
26	--	--	--	--	--	--	--	--	--	--
27	3,005	10,147	857	543	11,492	55	--	--	--	--
28	--	--	--	--	--	--	--	--	--	--
29	--	--	--	--	--	--	--	--	--	--
30	6,598	18,085	--	53	17,706	432	--	--	--	--
31	--	--	--	--	--	--	--	--	--	--
32	2,576	6,304	--	59	5,342	1,021	--	--	--	--
33	312,696	230,550	114,108	34,000	329,284	49,374	--	--	5,776	2,022

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1899 to which Accounts are made up.	Total Number of Members.	
		LIMERICK.				
(a) 52	1886	First Limerick 782nd Starr-Bowkett, 74, Catherine-street, Limerick.	—	—	—	1
		LONDONDERRY:				
6	1875	Coleraine, 5, Diamond, Coleraine - - -	35th	2 January -	497	2
11	1876	Londonderry Provident, 7, Castle-street, Londonderry.	24th	31 December	187	3
12	"	City of Derry, 3, London-street, Londonderry -	23rd	1 May -	416	4
(a) 44	1883	First Londonderry 591st Starr-Bowkett, 37, Shipquay-street, Londonderry.	—	—	—	5
(a) 46	"	Londonderry Economic, Commercial Buildings, Foyle-street, Londonderry.	—	—	—	6
(a) 50	1885	Londonderry Starr-Bowkett, 37, Shipquay-street, Londonderry.	—	—	—	7
68	1889	Progressive Terminable, 21, Orchard-street, Londonderry.	10th	31 December	80	
70	1890	Londonderry Equitable Terminating, Commercial Buildings, Foyle-street, Londonderry.	9th	30 April -	207	9
78	1891	Foyle Mutual Permanent, 13, Richmond-street, Londonderry.	8th	31 May -	40	10
98	1892	First Londonderry Model, 3, Castle-street, Londonderry.	6th	5 January -	268	11
110	1894	Second Londonderry Model, 3, Castle-street, Londonderry.	5th	23 February -	285	12
113	1895	Paragon, 1, East Wall, Londonderry - - -	4th	31 December	242	13
114	"	Londonderry Commercial Terminable, 20, Shipquay-street, Londonderry.	4th	31 December	88	14
115	1896	Londonderry Second Industrial Terminable, Orchard-street, Londonderry.	3rd	31 December	99	15
116	1897	Waterside Terminable, Waterside Temperance Hall, Londonderry.	3rd	31 December	166	16
117	"	Eclipse Terminable, 12, Distillery-lane, Waterside	3rd	31 December	143	17
118	1898	Standard Mutual of Londonderry, 20, Shipquay-street, Londonderry.	2nd	31 December	101	18
119	"	East Wall, 1, East Wall, Londonderry - - -	2nd	31 December	210	19
(a) 121	"	City of Londonderry Working Men's Terminable, 84, Foyle-road, Londonderry.	—	—	—	20
122	1899	Londonderry Modern Terminating, 12, Castle-street, Londonderry.	1st	31 December	138	21
				Total - -	3,157	22
		LOUTH:				
56	1887	First Dundalk and District 857th Starr-Bowkett, 4, Exchange Buildings, Dundalk.	12th	27 May -	207	23
(a) 97	1892	First Dundalk Model, 70, Clanbrassil-street, Dundalk.	—	—	—	24
				Total - -	207	25
		WICKLOW:				
(a) 108	1893	Bray and District Perfect Thrift, 15, Main-street, Bray.	—	—	—	26

of Building Societies, for the Year 1899—*continued*.

	Total Receipts during the last Financial Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	—	—	—	—	—	—	—	—	—	—
2	8,488	59,217	—	1,655	59,078	1,794	—	—	—	—
3	8,296	18,216	11,860	5,759	33,371	2,464	—	—	—	5,707
4	16,350	54,245	15,127	2,607	71,331	648	—	—	—	—
5	—	—	—	—	—	—	—	—	—	—
6	—	—	—	—	—	—	—	—	—	—
7	—	—	—	—	—	—	—	—	—	—
8	2,240	2,682	—	2,876	5,060	498	—	—	—	224
9	10,888	14,207	4,574	396	17,177	2,000	—	—	421	—
10	418	944	1,008	92	2,027	17	—	—	—	—
11	1,299	3,369	2	295	2,895	771	—	—	—	—
12	1,328	3,087	9	244	2,863	477	—	—	—	—
13	6,392	4,691	19,597	141	24,376	53	—	—	—	—
14	2,658	3,543	6,469	594	10,606	—	—	—	225	793
15	2,860	3,231	2,964	557	6,752	—	—	—	—	—
16	5,783	2,084	10,314	210	12,608	—	—	—	—	—
17	3,022	2,473	4,477	149	7,099	—	—	—	—	—
18	2,842	1,540	3,563	92	5,195	—	—	—	—	—
19	11,255	2,749	14,369	35	17,153	—	—	—	—	—
20	—	—	—	—	—	—	—	—	—	—
21	5,734	3,471	4,167	13	7,651	—	—	—	—	—
22	89,853	179,749	98,500	15,715	285,242	8,722	—	—	646	6,924
23	1,806	5,236	—	406	5,303	19	320	—	—	—
24	—	—	—	—	—	—	—	—	—	—
25	1,806	5,236	—	406	5,303	19	320	—	—	—
26	—	—	—	—	—	—	—	—	—	—

SUMMARY, INCORPORATED

COUNTIES.	Total Number of Societies.	Number of Societies making Returns.	Number of Members.		Total Receipts during the last Financial Year.		
			Number of Members.	Average.	Amount of Receipts.	Average.	
					£.	£.	
ANTRIM - - - - -	38	32	8,011	250	65,696	2,053	1
ARMAGH - - - - -	—	—	—	—	—	—	2
CORK - - - - -	4	4	780	195	17,858	4,464	3
DOWN - - - - -	—	—	—	—	—	—	4
DUBLIN - - - - -	25	12	3,464	315	312,696	26,058	5
LIMERICK - - - - -	—	—	—	—	—	—	6
LONDONDERRY - - - - -	20	16	3,157	197	89,853	5,616	7
LOUTH - - - - -	2	1	207	207	1,806	1,806	8
WICKLOW - - - - -	—	—	—	—	—	—	9
TOTAL (IRELAND - - -	89	65	15,619	244	487,909	7,506	10

Note.— There are no Unincorporated Building Societies in Ireland.

16, Dame Street, Dublin.

SOCIETIES.—IRELAND, 1899.

	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
	To the Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including prospective Interest).	Amount Invested in other Securities and Cash.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	194,498	8,715	18,195	195,445	25,945	18	—	5,709	36
2	—	—	—	—	—	—	—	—	—
3	36,687	14,072	2,837	50,139	3,130	327	—	362	686
4	—	—	—	—	—	—	—	—	—
5	230,550	114,108	34,000	329,284	49,374	—	—	5,776	2,022
6	—	—	—	—	—	—	—	—	—
7	179,749	98,500	15,715	285,242	8,722	—	—	646	6,924
8	5,236	—	406	5,303	19	320	—	—	—
9	—	—	—	—	—	—	—	—	—
10	646,720	235,395	71,153	865,413	87,190	665	—	12,493	9,668

Daniel O'C. Miley,
Assistant Registrar for Ireland.

GENERAL SUMMARY, 1899.

	Total Number of Societies.	Number of Societies Making Returns.	Number of Members.		Total Receipts during the last Financial Year.		Liabilities.		Undivided Profit.	Assets.			Schedule.		
			Number of Members.	* Average.	Amount of Receipts.	† Average.	To the Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Amount Invested in other Securities and Cash.	Balance Deficit (if any).	Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
ENGLAND AND WALES { Incorporated Societies - (See page 130). Unincorporated Societies (See page 166).	2,160	2,124	498,760	235	£ 17,506,256	£ 8,258	£ 29,876,014	£ 11,249,862	£ 2,531,869	£ 39,696,112	£ 3,407,310	£ 354,323	£ 2,089,066	£ 3,359,990	£ 207,486
	73	65	51,771	809	19,421,975	303,468	3,460,790	10,832,145	731,908	3,444,519	11,579,738	586	40,105	121,744	4,621
SCOTLAND . . . Incorporated Societies - (See page 182).	145	136	36,831	271	609,248	4,480	1,322,680	262,959	112,190	1,547,375	148,851	1,603	15,075	54,920	6,232
IRELAND . . . Incorporated Societies - (See page 190).	89	65	15,619	244	487,909	7,506	646,720	235,395	71,153	865,413	87,190	665	—	12,493	9,668
TOTAL . . .	2,467	2,390	602,981	253	38,025,368	15,943	35,106,204	22,580,361	3,447,120	45,553,419	15,223,089	357,177	2,144,246	3,549,147	228,007
General Summary, 1898 . . . Total	2,536	2,405	612,874	247	38,221,443	15,350	34,608,447	21,533,550	3,334,129	44,449,008	14,563,968	481,152	2,071,526	4,286,325	271,932

* From the returns stating number of members.

† From the returns stating amount of receipts.

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RETURN

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OF THE

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FOR THE

YEAR ENDED THE 31ST DECEMBER, 1899,

AS REGARDS IRELAND.

Presented to Parliament by Command of Her Majesty.



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RETURN FOR YEAR 1899.

THE AGRICULTURE AND TECHNICAL INSTRUCTION (IRELAND) ACT, 1899.

On the 9th August, 1899, an Act (62 and 63 Vic., chap. 50) for establishing a Department of Agriculture and Technical Instruction for Ireland received the Royal Assent.

Section 2 of this Act, which will come into operation on the 1st April, 1900, provides, *inter alia*, for the transfer to the new Department, at such date as the Lord Lieutenant by Order may appoint, of the powers and duties of the Lord Lieutenant (whether acting alone or by the advice of the Privy Council), the Chief Secretary, and the Under-Secretary to the Lord Lieutenant under the Diseases of Animals Acts, 1894 and 1896.

The Department of Agriculture and Technical Instruction will consequently from the date of such transfer become the Central Authority for Ireland under the Diseases of Animals Acts.

THE LOCAL GOVERNMENT ACT.

The Local Government (Ireland) Act, 1898, 61 and 62 Vic., chap. 37, which received the Royal Assent on the 12th August, 1898, has caused a material change in the working of the Diseases of Animals Act, 1894, so far as regards the Local Authorities. Prior to 1st April, 1899, the Local Authorities for the purposes of the statutory provisions relating to Contagious Animal Diseases were the Boards of Guardians of the several Poor Law Unions, the district of each Local Authority being the Poor Law Union.

By Section 6 of the Local Government (Ireland) Act, the business of the Guardians as Local Authorities under the Diseases of Animals Act, 1894, is transferred to the County Councils. This transfer took effect from the 1st April, 1899, with the result that the number of Local Authorities has been reduced from 159 to 39, viz., 33 Councils of Counties (County Tipperary having two County Councils) and the Councils of the six County Boroughs of Dublin, Belfast, Cork, Limerick, Londonderry, and Waterford.

The Instructional Circular which was issued from the Veterinary Department to the several County Councils on the subject of the change in local administration will be found at page 91 of this Return.

ORDERS IN COUNCIL.

A list of the several Orders in Council, or Orders of the Lord Lieutenant, made under the Acts relating to Contagious Animal Diseases will be found at page 10, and the full text of the Orders is given in pages 11 to 91.

In the year 1899 the following General Orders were passed, viz. :—

The Diseases of Animals (Ireland) Orders Amendment Order of 1899 ;

The Officers of Local Authorities (Ireland) Order of 1899 ;

The Anthrax (Ireland) Order of 1899 ;

The Parasitic Mange (Ireland) Order of 1899.

The two first-mentioned Orders became necessary owing to the change in the Local Authorities under the Local Government Act.

The Anthrax Order revoked the Order previously in force in regard to that disease, and contains provisions which, it is expected, will enable Local Authorities to deal more readily and effectively with outbreaks of the disease.

Fortunately outbreaks of genuine Anthrax are of rare occurrence in Ireland.

The Parasitic Mange (Ireland) Order was passed in compliance with the wishes of local bodies who made representations as to the prevalence of Parasitic Mange in horses, and desired that the disease might be scheduled under the Diseases of Animals Acts.

The Order came into operation on the 21st August, 1899. Between that date and the 31st December, only 57 outbreaks have been reported—a number which cannot be taken as accurately representing the extent to which the disease exists.

When the provisions of the Order become more widely known, a larger number of cases may, perhaps, be brought under notice.

CATTLE IN IRELAND.

It appears from the latest published Returns of Live Stock, that in the year 1899 the number of Cattle in the country was 4,507,272, being an increase of 20,323 on the number in the year 1893. Only once in the past twenty-five years has this total been exceeded. In the year 1892 the estimated number of Cattle in Ireland was 4,531,125. The lowest returns during the same period were for the year 1880, when the number was 3,921,517.

It is satisfactory to record that no disease dealt with in the Diseases of Animals Acts or in the Orders in Council appeared among the Irish herds during the year 1899, with the exception of two outbreaks of Anthrax, which were reported from the County Antrim, in which only a few Cattle were involved. The necessary local action was taken, under the advice and supervision of the Veterinary Department, in each instance, and the disease did not spread.

PLEURO-PNEUMONIA.

The returns of Pleuro-Pneumonia are again blank. Ireland has now been free from this disease for a period of over seven years. This gratifying result has been justly regarded as a great boon to cattle-owners, who had for very many years suffered seriously from the ravages of the disease, which was so widely prevalent, particularly among dairy cattle.

Long continued local efforts having failed to eradicate the disease, the Legislature was finally appealed to for more extensive powers, and in the year 1890 the Contagious Diseases (Animals) (Pleuro-Pneumonia) Act was passed, which enabled the Central Authorities (the Board of Agriculture in Great Britain and the Veterinary Department of the Privy Council in Ireland) to slaughter not only affected Cattle, but also those suspected of the disease, as well as any others that were regarded as having been in any way exposed to the infection of Pleuro-Pneumonia, and to pay compensation to the owners out of monies voted by Parliament.

This Act came into force on the 1st September, 1890, and in a little over two years the disease was eradicated in Ireland. The date of the last recorded outbreak was the 26th September, 1892.

During that period 10,184 Cattle were slaughtered—1,093 of these were found on *post-mortem* examination to be affected with Pleuro-Pneumonia. The compensation paid to owners amounted to £134,581 6s. 6d.; the salvage on carcases was £63,155 0s. 7d.; leaving £71,426 5s. 11d. as the net expenditure in compensation.

FOOT-AND-MOUTH DISEASE.

Ireland has been free from this disease for a period of about sixteen years. In January, 1883, Foot-and-Mouth Disease was last introduced from Great Britain, and in the course of a few months it spread widely over the country, no less than twenty counties becoming infected. Very energetic and stringent measures were taken by the Department to eradicate the disease, and their efforts were ultimately crowned with complete success. The final outbreak occurred in March, 1884.

During the period of the existence of the disease, 3,541 separate outbreaks occurred, and the large number of 115,641 animals were attacked. Although the deaths among the affected animals were comparatively few, very serious losses ensued to owners of animals from the deterioration of their stock in consequence of the disease.

Since 1884 Foot-and-Mouth Disease has more than once been introduced into Great Britain from foreign countries, but in each instance it was suppressed in a comparatively short time. Notification of the first appearance of the disease on these occasions was at once given to the Veterinary Department by the Board of Agriculture in Great Britain. Prompt measures of precaution were thereupon taken by the Department to guard against the introduction of the disease, and Ireland has fortunately enjoyed since 1884 complete immunity from this much-dreaded pest.

During the year 1899, ten reports were received of the supposed occurrence of outbreaks of the disease in various parts of Ireland, but investigation showed that these reports were wholly without foundation.

SWINE FEVER.

The work of combating Swine Fever has throughout the year engaged the active attention of the Veterinary Department.

The methods followed in dealing with the disease have been the same generally as in the past few years, viz., the careful investigation of all reported cases; the slaughter, where the disease is actually found to have existed, of all swine in the same herd, as well as of any on other premises that may on inquiry be deemed to have been brought within the range of infection; and, finally, the thorough cleansing and disinfection of all premises on which diseased swine are found to have been kept.

The following are the particulars of the number of outbreaks confirmed year by year in the quinquennial period ended 1899:—

Year.	Outbreaks confirmed.
1895, . . .	3,045
1896, . . .	723
1897, . . .	421
1898, . . .	319
1899, . . .	321

It will be seen that the low level of recorded outbreaks reached in 1898 has been practically maintained in 1899, and this notwithstanding the fact that in the latter year the stock of swine kept in the country was greater than in the former by almost 110,000 head, the numbers being 1,253,912 in 1898, and 1,363,311 in 1899.

The very infectious nature of Swine Fever renders the work of suppressing the disease specially difficult, and there is, therefore, definite encouragement in finding that it is now so far held in check that for the past two years the outbreaks recorded throughout the whole of Ireland have averaged less than one per day among a pig population of more than a million and a quarter.

During the year the Veterinary Inspectors employed by the Department inquired into 2,951 reports of supposed Swine Fever outbreaks, but in by far the greater number of these cases careful investigation disproved the existence of the disease; and, as already indicated, the total number of actual Swine Fever outbreaks recorded for the year finally reached 321 only. In connection with these 321 outbreaks, 5,863 swine were slaughtered, of which almost 20 per cent. were found on *post-mortem* examination to have contracted the infection of the disease.

As a further precaution against the possible dissemination of infection through the movement of swine in the course of trade, the Department has suggested to the Local Authorities that it would be a prudent course to make regulations under the powers conferred on them by the Swine Fever Order of 1897, requiring the periodical cleansing and disinfection of swine-dealers' premises, on which swine gathered by such dealers from various localities are temporarily rested prior to being dispersed again by sale or otherwise. A number of the Local Authorities have already adopted this suggestion, and others will, it is hoped, do so at an early date.

RABIES.

There has been a gratifying decrease in the number of cases of Rabies during the year 1899.

Rabies was first scheduled as a disease under the Diseases of Animals Acts in 1886 when an Order in Council was passed enabling the then existing Local Authorities under those Acts (the Boards of Guardians, 159 in number) to, amongst other things, make regulations for the Muzzling of Dogs.

The Magistrates in the 608 Petty Sessions Districts in Ireland, and about 119 other Local Authorities of boroughs, towns, and townships, also had power under the Dogs Act of 1871, when a case of Rabies or suspected Rabies was found within their jurisdiction, to make regulations for placing restrictions on dogs not under control.

There was, however, little concert among these numerous Local Authorities in the exercise of the various powers vested in them, while there was considerable overlapping of authority, resulting in conflicting and confusing—however well-intentioned—regulations, which caused much inconvenience and annoyance, and proved of little or no utility in effecting a permanent reduction of the disease.

This very unsatisfactory state of things continued for many years. In 1896, however, a Committee was appointed to inquire into the working of the Laws relating to Dogs in the United Kingdom. That Committee, after hearing a considerable amount of evidence, unanimously concluded that efficient muzzling was the only practicable means of exterminating Rabies.

As a result of their recommendations, an Order in Council was passed in 1897, which came into force on the 1st July of that year, requiring that dogs in or on public places throughout the whole of Ireland should be efficiently muzzled with a cage muzzle so constructed as to render it impossible for the dog to bite any person or animal, but not so as to prevent it from breathing freely or lapping water.

The disease has since steadily decreased, as will be seen by the following figures :—

Half-year from 1st July, 1897, to 31st December, 1897,	. 162 recorded cases.
Whole year, 1898,	. 132 "
Whole year, 1899,	. 92 "

being a decrease of 40 cases as compared with the year 1898, and 70 cases as compared with the second half-year of 1897. It may be mentioned that, during the first half-year of 1897, before the Muzzling Order was in force, the number of cases recorded was 335.

In the year 1899, to which the present Return relates, 441 reports of supposed outbreaks of Rabies were received in this Department from the Police, and formed the subject of inquiry by the Veterinary Inspectors of the Local Authorities, and also by the Departmental Veterinary Inspectors whenever there was any reason for suspecting that Rabies existed.

In 109 of the suspected cases the heads of the animals were transmitted to Dublin for experimental examination by the Pathologist employed for the purpose, and who is not in any way officially connected with the Department. The result was that Rabies was confirmed in 59 instances.

These experimental investigations have been carried out for the Department since July, 1895. Between that date and the close of 1899, 437 investigations have been made, and the total number of confirmations of the disease was 191.

Out of 441 supposed outbreaks inquired into during 1899, only 92 have been recorded as cases of Rabies.

Two hundred and seventy-nine dogs were destroyed as having been bitten by rabid or suspected dogs, or as having been otherwise exposed to infection.

During the year the Police seized 4,924 stray or unmuzzled dogs; 3,836 seized dogs were destroyed; 415 were claimed; 624 were sold; and 49 died.

There were during the year 26,028 Police prosecutions for breaches of the requirements of the Muzzling Order.

The precautions taken since September, 1897, against the introduction of Rabies from abroad by the prohibition of the importation of dogs, except under special licence, containing strict conditions as to detention of the imported dogs in an approved place of isolation for a maximum period of six months, if deemed necessary, still continue in force. Forty-five such dogs were brought into Ireland during the year, nearly all of which were first landed at a port in Great Britain (where similar provisions as to importation of dogs from abroad are in operation) and then moved to this country.

The decrease in Rabies has enabled the Lord Lieutenant and Privy Council to relieve a large portion of the country from the Muzzling Order. Between 15th September and the 31st December the Order was withdrawn from twenty counties and three county boroughs, and it is probable that other counties will soon be exempted.

GLANDERS.

At no period during the last twenty years has Glanders existed to any marked extent in Ireland.

Only 9 outbreaks of Glanders occurred during 1899. Five of these were in the City of Belfast. Four outbreaks took place in Belfast in 1898, and there is reason to believe that the disease was introduced from infected districts in Great Britain. The Belfast Local Authority have taken very energetic steps for dealing with the disease by slaughtering affected or suspected animals; subjecting to the Mallein test, with owners' consent, animals ascertained to have been in contact with those diseased, and slaughtering in cases in which the consequent reaction warrants such a course; closing the public drinking-troughs, and effectually cleansing and disinfecting the infected places and the city car-stands, &c. It is to be hoped that their action will produce the desired result; but in view of the unrestricted importation of horses, both from Great Britain and from foreign countries, it is impossible to guard against the likelihood of a re-introduction of the disease.

During 1899 6,866 horses were landed in Ireland.

SHEEP-SCAB.

There can be little doubt that this disease is widely prevalent. During 1899 542 outbreaks were reported, as compared with 527 outbreaks in 1898; but, as mentioned in previous Returns, there is strong reason to believe that the reports which reach the Department give no trustworthy indication of the real extent of the distribution of the disease. In numerous instances owners fail to report the existence of the disease to the Police, either through carelessness or culpable neglect, as it is difficult to believe that, after the lapse of so many years since Sheep-Scab has been a scheduled disease, ignorance of the statutory requirements with regard to the notification of the disease prevails to any large extent. In a very considerable number of cases last year the disease was discovered by the Police or by the Veterinary Inspectors of the Local Authorities in travelling about their districts, and the owners have been prosecuted for their neglect to give notice of the existence of the disease.

It is a regrettable fact that there is such apathy on the part of sheep-owners as regards the treatment of their sheep when scab appears among them. The disease is often allowed to linger in a flock for a long time owing to the absolute neglect of owners to take ordinary precautions for the isolation of affected animals and for their proper remedial treatment.

In November, 1898, a new Order relating to Sheep-Scab was issued with a view to enable the Local Authority to deal more effectively with the disease. Under this Order the Inspectors of Local Authorities are required to secure, where practicable, the isolation of all diseased or suspected sheep, as well as of those that may have been exposed to infection.

The particular method of cleansing and disinfection to be adopted in cases of the disease is also definitely prescribed in the Order, instead of, as before, being left discretionary with Local Authorities.

The responsibility is also directly imposed upon the owner of diseased sheep of having not only the affected sheep, but also those which have been in contact with the affected animals, properly dipped or dressed when called upon to do so by written requisition of the Inspector of the Local Authority, and the process is to be carried out to the Inspector's satisfaction.

Extensive powers are also conferred upon Local Authorities with the view of protecting their districts from the introduction of disease from other localities, and also for dealing with outbreaks of Sheep-Scab that may occur in markets or fairs.

Circular letters were addressed to the Local Authorities in the years 1898 and 1899, respectively, urging them to make arrangements—where such did not previously exist—for the Veterinary Inspection of sheep exposed at fairs or markets in their districts. Many Local Authorities acted on the suggestion made to them in this respect, and with useful results, as a considerable number of cases of Sheep-Scab were detected by means of these inspections.

If the powers conferred by the Sheep-Scab Order were fully exercised, and if exemplary penalties were imposed on persons found guilty of the serious offence of concealing the existence of the disease, a very marked improvement would soon be effected in the condition of the country so far as this disease is concerned.

ANIMAL EXPORTS AND IMPORTS.

The usual statistical tables as to the animals exported from and imported into Ireland are printed in this Return. 772,272 cattle, 871,953 sheep, 688,553 swine, and 42,087 horses were exported to Great Britain in the year. 722 cattle, 3,925 sheep, 7 swine, and 135 horses were also exported to the Isle of Man.

All the cattle, sheep, and swine were, before shipment, inspected by the Veterinary Inspectors employed by the Department and stationed at the ports in Ireland, and on being certified to be free from any of the diseases scheduled under the Diseases of Animals Acts and the Orders in Council were then licensed for exportation.

This system of Portal Veterinary Inspection has been in force for over a quarter of a century.

The imports of animals into Ireland are small as compared with the exports. During 1899 651 cattle, 39,385 sheep, 9 swine, and 6,596 horses were imported from Great Britain and the Isle of Man; 21 horses were imported from Canada, and 249 horses from Iceland.

The importation of cattle, sheep, and swine is only permitted under certain specified conditions applicable to each class of animals, and they are subjected to Veterinary examination on arrival at the port of entry in Ireland before being allowed to be landed.

TRANSIT.

The provisions relating to the transit of animals, both by land and sea, are contained in the Animals (Transit and General) (Ireland) Order of 1895, which is printed in Section 1 of this Return. The duty of the supervision of the arrangements made to give effect to these provisions occupied a large share of the attention of the Departmental Officers during the course of the year. The Travelling Inspectors paid frequent visits to the ports from which animals are exported and to the railway cattle stations throughout the country, in order to see in what manner the requirements of the Transit Order were carried out by those responsible, and to bring under the notice of the Department instances of default or neglect, for such action as might be necessary according to the circumstances of each case.

Constant inspections were made of the cattle-carrying vessels by the Travelling Inspectors and by the Inspectors stationed at the various ports. The stock-yards and lairs used for animals prior to shipment were also under continual supervision.

The regulations as to the cleansing and disinfection of the vessels, stock-yards, and lairages at the ports seem to have been on the whole well carried out, and the same observation may, speaking generally, be said to apply to the railway pens and trucks, although several serious instances of neglect of these regulations on the part of railway companies came under the notice of the Department, and were duly dealt with.

Many suggestions were made by the Department to the railway companies during the year for the purpose of securing increased facilities for the reception, accommodation, and conveyance of stock, in such matters as the structural alteration of loading banks, the provision of guiding appliances for entrainment, the erection of control gates to minimise ill-usage and overcrowding of animals on loading banks on the occasion of fairs, the improvement of the water-supply for animals and of the ventilation and battening of trucks. As a rule the companies have shown themselves willing to adopt the suggestions made to them.

It is satisfactory to find that in the construction of new rolling stock effect has been given to many of the leading recommendations as to cattle trucks contained in the Report of the Committee on Inland Transit issued in 1898, to which reference was made in the last published Return of this Department. One of these recommendations, however, viz., the attachment of screw couplings to all cattle trucks, has not yet been acted upon to any large extent, the companies having deferred full consideration of the matter pending the result of the inquiry of the Royal Commission appointed last year to investigate the causes of Accidents to Railway Servants. The Report of the Commission has only just been published.

As in previous years, the Departmental Travelling Inspectors have paid numerous visits to the more important fairs held in different parts of the country. Their attendance at the railway stations, from which large numbers of animals are entrained on such occasions, has had a beneficial effect in diminishing the abuse of stock and in stopping overcrowding in cattle trucks.

Much valuable assistance has been afforded by the Police at the fairs and at the loading stations in preventing cruelty. In the most flagrant cases of wanton ill-treatment that came under notice prosecutions followed.

The custom which prevails in so many country towns of holding the fairs in the public streets largely contributes to the ill-usage of animals. On such occasions the traffic becomes entirely congested, and in the efforts to force the different lots of animals along the overcrowded thoroughfares on their way to the railway stations and elsewhere, the animals are subjected to much ill-treatment.

For this unsatisfactory state of things there will be no adequate remedy until proper places for the holding of fairs are provided, suitably fitted for the accommodation of stock.

VETERINARY DEPARTMENT,

PRIVY COUNCIL OFFICE,

DUBLIN CASTLE,

January, 1900.

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By the Lord Lieutenant and Privy Council of Ireland
MARLBOROUGH.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order and it is hereby ordered as follows:—

1. This Order shall take effect from and immediately after the 25th day of November, 1878.

2. In this Order "the Act of 1878," means "The Contagious Diseases (Animals) Act, 1878."

Other terms have the same meaning as in the Act of 1878.

3. The several Poor Law Unions hereinafter mentioned, that is to say:—

Castlebar Poor Law Union,
Newport Poor Law Union,
Westport Poor Law Union,

shall be, and the same are hereby united into a District for the purposes of inspection, under the Act of 1878.

Given at the Council Chamber, Dublin Castle,
this 15th day of November, 1878.

J. T. BALL, C.	M. MORRIS.
JAMES LOWTHER.	HENRY ORMSBY.
J. D. FITZGERALD.	EDWARD GIBSON.
J. A. LAWSON.	

By the Lord Lieutenant and Privy Council of Ireland.
MARLBOROUGH.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order and it is hereby ordered as follows:—

1. This Order shall take effect from and immediately after the 12th day of December, 1878.

2. In this Order "the Act of 1878," means "The Contagious Diseases (Animals) Act, 1878."

Other terms have the same meaning as in the Act of 1878.

3. The several Poor Law Unions as hereinafter mentioned, that is to say:—

Sligo Poor Law Union,
Dromore West Poor Law Union,
Tobercurry Poor Law Union,

shall be, and the same are hereby united into a District for the purposes of inspection, under the Act of 1878.

Given at the Council Chamber, Dublin Castle,
this 4th day of December, 1878.

J. T. BALL, C.	H. LAW.
HEDGES EYRE CHATTERTON.	R. DEASY.
J. MICHEL, G.	JAMES LOWTHER.
EDWARD GIBSON.	

By the Lord Lieutenant of Ireland.

MARLBOROUGH.

WHEREAS, by an Order in Council, duly made under the "Contagious Diseases (Animals) Act, 1878," and dated the 4th day of December, 1878, the several Poor Law Unions hereinafter mentioned, that is to say,

Sligo Poor Law Union,
Tobercurry Poor Law Union,
Dromore West Poor Law Union,

have been united into a district for the purposes of inspection under the said Act:

Now, therefore, We, the Lord Lieutenant-General and General Governor of Ireland, in exercise and execution of the powers in that behalf vested in Us by and under the "Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us thereto, do hereby order and direct that the Local Authorities of the said several Unions shall appoint and keep appointed a Veterinary Inspector for the said united district, and that for the purpose of making such appointment, each of the said Local Authorities shall nominate three of its members and that the members of the said several Local Authorities so nominated shall form a joint committee, of which committee seven members shall form a quorum; and the said Veterinary Inspector shall be appointed by the majority of the members of such committee present, at a meeting to be called for the purpose of making such appointment.

And We hereby further order and direct that the said Inspector shall, in and throughout the said united district, have and perform, in addition to all other powers and duties conferred on a Veterinary Inspector under the said Act, all the powers and duties which, under the said Act, or under the Officers of Local Authorities (Ireland) Order of 1878, might or ought to be had and performed by an Inspector appointed by a Local Authority, and the remuneration of the said Inspector shall be a salary of £100 per annum and his cost of travelling, and the several Unions included in the said united district shall contribute towards the payment of the said salary in proportion to the net annual valuations thereof respectively, and that the said cost of travelling shall be paid by the Union for which the duty in respect of which such cost shall be incurred shall have been performed.

Dated at Dublin Castle, this 5th day of
December, 1878.

By His Grace's command,
HENRY ROBINSON.

By the Lord Lieutenant and Privy Council of
Ireland.

CARNARVON.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the "Contagious Diseases (Animals) Act, 1878," and of every other power enabling us in this behalf, do order, and it is hereby ordered as follows:—

1. This Order shall take effect from and immediately after the 7th day of August, 1885.

2. In this Order "the Act of 1878," means "The Contagious Diseases (Animals) Act, 1878."

Other terms have the same meaning as in the Act of 1878.

3. The several Poor Law Unions hereinafter mentioned, that is to say:—

Dungarvan Poor Law Union,
Kilmacthomas Poor Law Union,

shall be, and the same are hereby united into a District for the purposes of inspection under the Act of 1878.

Given at the Council Chamber, Dublin Castle,
this 29th day of July, 1885.

Ashbourne, C.	W. H. F. Cogan.
M. Morris.	Hedges Eyre Chatterton.
Thos. Steele, Genl.	

By the Lord Lieutenant-General and General Governor of Ireland.

CARNARVON.

WHEREAS, by an Order in Council, duly made under the "Contagious Diseases (Animals) Act, 1878," and dated the 29th day of July, 1885, the Poor Law Unions hereinafter mentioned, that is to say:—

Dungarvan Poor Law Union,
Kilmacthomas Poor Law Union,

have been united into a District for the purposes of inspection under the said Act:

Now, therefore, We, the Lord Lieutenant-General and General Governor of Ireland, in exercise and execution of the powers in that behalf vested in Us by and under the "Contagious Diseases (Animals) Act, 1878," and of every power enabling Us thereto, do hereby appoint Mr. N. J. Power, M.R.C.V.S., to the office of Veterinary Inspector for the said United District:

And We hereby further order and direct that the said Inspector shall in and throughout the said united district, have and perform, in addition to all other powers and duties conferred on a Veterinary Inspector under the said Act, all the powers and duties which under the said Act, or under the Animals (Ireland) Order, might, or ought to be had and performed by an Inspector appointed by a Local Authority, and the remuneration of the said Inspector shall be a salary of £135 per annum, including travelling expenses, of which salary the Dungarvan Union shall contribute the sum of £80 per annum; and the Kilmacthomas Union the sum of £55 per annum.

Given at Dublin Castle, the 7th day of August, 1885.

By His Excellency's Command,

W. S. B. KAYE.

**THE GLANDERS OR FARCY (IRELAND)
ORDER OF 1893.**

By the Lords Justices and Privy Council in Ireland.

S. WALKER, C.

WOLSELEY, Genl.

WE, the Lords Justices-General and General Governors of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Acts, 1878 to 1892, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Short Title.

1. This Order may be cited as The Glanders or Farcy (Ireland) Order of 1893.

Extent.

2. This Order extends to the whole of Ireland.

Commencement.

3. This Order shall commence to take effect from and immediately after the 16th day of January, one thousand eight hundred and ninety-three.

Glanders and Farcy.

4. For the purposes of this Order disease means glanders, and includes that form of glanders which is commonly known as farcy, and diseased or suspected means affected with or suspected of being affected with glanders (including farcy).

Interpretation.

5. In this Order—

The Act of 1878 means the Contagious Diseases (Animals) Act, 1878:

The Act of 1886 means the Contagious Diseases (Animals) Act, 1886:

The Acts of 1878 to 1892 mean the Contagious Diseases (Animals) Acts, 1878 to 1892:

Carcase means the carcase of a horse, ass, or mule, and part of such a carcase, and the flesh, bones, hide, skin, hoofs, offal, or other part of a horse, ass, or mule, separately or otherwise, or any portion thereof:

Fodder means hay or other substance commonly used for food of horses, asses, or mules:

Litter means straw or other substance commonly used for bedding or otherwise for or about horses, asses, or mules:

Article, except where it is otherwise expressed, means Article of this Order:

Other terms have the same meaning and scope as in the Act of 1878.

Revocation.

6. The Order described in the Schedule to this Order to the extent described in the said Schedule is hereby from and after the commencement of this Order revoked; provided that such revocation shall not affect the past operation of the parts of the Order hereby revoked, or invalidate or make unlawful anything done under the parts of the Order hereby revoked, or affect any licence granted or any right, title, obligation, or liability accrued thereunder before the commencement of this Order, or interfere with the institution or prosecution of any proceeding in respect of any offence committed against, or any penalty incurred under, the parts of the Order hereby revoked before the commencement of this Order.

Extension of certain Sections of Acts of 1878 and 1886.

7. Horses, asses, and mules shall be animals, and glanders, including farcy, shall be a disease, for the purposes of the following sections of the Act of 1878 and the Act of 1886 (namely):

Section thirty of the Act of 1878 (slaughter and compensation);

Section thirty-one of the Act of 1878 (notice of disease);

Section thirty-two of the Act of 1878 (Orders);

Section fifty of the Act of 1878 (powers of police);

Section fifty-one of the Act of 1878 (powers of inspector);

Section fifty-two of the Act of 1878 (detention of vessels);

Section fifty-three of the Act of 1878 (carcases washed ashore);

Section six of the Act of 1886 (slaughter);

Section eleven of the Act of 1886 (carcases washed ashore);

and of all other sections of those Acts containing provisions relative to or consequent on the provisions of those sections, including such sections as provided for offences and procedure.

Notice of Glanders or Farcy.

8. (1.)—Every person having or having had in his possession or under his charge any diseased horse, ass, or mule shall, with all practicable speed, give notice of the fact of the horse, ass, or mule being or having been so diseased to a constable of the police district wherein the diseased horse, ass, or mule is or was.

(2.) The constable receiving such notice shall forthwith give information of the receipt by him of the notice to an Inspector of the Local Authority, and to the Local Authority.

Duty of Inspector to act immediately.

9. An Inspector of the Local Authority on receiving in any manner whatsoever information of the supposed existence of disease, or having reasonable ground to suspect the existence of disease, shall proceed with all practicable speed to the place where the disease, according to the information received by him, exists, or is suspected to exist, and shall there and elsewhere put in force and discharge the powers and duties by or under the Acts of 1878 to 1892, and any Order made thereunder, conferred and imposed on him as Inspector.

Public Warning as to Existence of Glanders or Farcy.

10.—(1.) The Local Authority may, if they think fit, give public warning by placards, advertisement, or otherwise, of the existence of disease in any stable, building, field, or other place, with or without any particular description thereof, as they think fit, and may continue to do so during the existence of the disease, and, in case of a stable, building, or other like place, until the same has been cleansed and disinfected.

(2.) It shall not be lawful for any person (without authority or excuse) to remove or deface any such placard.

Regulations of Local Authority as to Movement of Horses, Asses, or Mules for Glanders or Farcy.

11.—(1.) Any Local Authority may make such Regulations as they think fit for the following purposes, or any of them :

- (a.) for prohibiting or regulating the movement into, in, or out of any stable, building, field, or other place of any diseased or suspected horse, ass, or mule, or for marking any such horse, ass, or mule :
- (b.) for prohibiting or regulating the movement into or out of any stable, building, field, or other place in which glanders or farcy exists, of any horse, ass, or mule which has been in the same stable, building, field, or other place, or otherwise in contact with any diseased or suspected horse, ass, or mule, or which has been otherwise exposed to the infection of glanders or farcy ; and
- (c.) for regulating the taking out of any stable, building, field, or other place of any fodder, litter, or other thing that has been in contact with or used for or about any diseased or suspected horse, ass, or mule :

but nothing in any such Regulation shall authorize movement in contravention of any provision of any Order in Council for the time being in force ; and a Regulation under paragraph (b.) of this Article shall operate so long only as any horse, ass, or mule, which in the judgment of the Local Authority is diseased, remains in the stable, building, field or other place to which the Regulation refers, and, in case of a stable, building, or other like place, until the Regulations of the Local Authority as to cleansing and disinfection have been complied with by the owner or occupier of such premises.

(2.) The power to make Regulations under this Article shall be exercised only by the Local Authority or their Executive Committee, and shall not be deputed to any other Committee or Sub-Committee.

Regulations of Local Authority as to Cleansing and Disinfecting in Glanders or Farcy.

12.—(1.) Any Local Authority may make such Regulations as they think fit for the following purposes, or any of them :

- (a.) for providing for the cleansing and disinfection of places used by, and of utensils, mangers, feeding-troughs, pens, hurdles, or other things used for or about any diseased or suspected horse, ass, or mule :
- (b.) for providing for the cleansing and disinfection of vans or carts or other vehicles used for carrying any diseased or suspected horse, ass, or mule on land otherwise than on a railway :
- (c.) for prescribing the mode in which such cleansing and such disinfection are to be effected : and
- (d.) for providing that such places, utensils, mangers, feeding-troughs, pens, hurdles, or other things, vans, carts, or other vehicles should be cleansed and disinfected at the expense of the Local Authority, or of the owner, lessee, or occupier thereof.

(2.) If any person fails to cleanse and disinfect any place, or any utensil, manger, feeding-trough, pen, hurdle, or other thing, or any van, cart, or other vehicle, in accordance with any such Regulation, it shall be lawful for the Local Authority, without prejudice to the recovery of any penalty for the infringement of such Regulation, to cause such place, or such utensil, manger, feeding-trough, pen, hurdle, or other thing, or such van, cart, or other vehicle to be cleansed and disinfected, and to recover the expenses of such cleansing and disinfection from such person summarily.

(3.) The power to make regulations under this Article shall be exercised only by the Local Authority or their Executive Committee, and shall not be deputed to any other Committee or Sub-Committee.

Occupiers and Owners to give facilities for Cleansing, &c.

13. Where the power of causing any place or any utensil, manger, feeding-trough, pen, hurdle, or other thing, or any van, cart, or other vehicle to be cleansed and disinfected under this Order is exercised by a Local Authority, the occupier or owner thereof shall give all reasonable facilities for that purpose.

Prohibition to expose or move Horses, Asses, or Mules, affected with, or suspected of, Glanders or Farcy.

14. It shall not be lawful for any person—

- (a.) to expose a diseased or suspected horse, ass, or mule in a market or fair, or in a sale yard, or other public or private place where horses are commonly exposed for sale ;
- (b.) to place a diseased or suspected horse, ass, or mule in a lair or other place adjacent to or connected with a market or a fair, or where horses are commonly placed before exposure for sale ;
- (c.) to send or carry, or cause to be sent or carried, a diseased or suspected horse, ass, or mule, on a railway, canal, river, or inland navigation, or in a coasting vessel ;
- (d.) to, carry, lead, or drive, or cause to be carried, led, or driven, except in the case provided for by Regulation A of the next following Article, a diseased or suspected horse, ass, or mule on a highway or thoroughfare ;
- (e.) to place or keep a diseased or suspected horse, ass, or mule on common or uninclosed land, or in a field or place insufficiently fenced, or in a field adjoining a highway unless that field is

so fenced or situate that animals therein cannot in any manner come in contact with any horse, ass, or mule passing along that highway or grazing on the sides thereof;

- (f.) to graze a diseased or suspected horse, ass, or mule on pasture, being on the sides of a highway; or
- (g.) to allow a diseased or suspected horse, ass, or mule to stray on a highway or thoroughfare, or on the sides thereof, or on common or uninclosed land, or in a field or place insufficiently fenced.

Proceedings in case of contravention of last preceding Article.

15. (1.)—Where a horse, ass, or mule is exposed or otherwise dealt with in contravention of the last preceding Article, the Inspector of the Local Authority or other officer appointed by them in that behalf shall seize and remove and detain it, and it shall be dealt with in accordance with the following Regulations (namely):

(Regulation A.—Diseased Horses, Asses, or Mules.)

(i.) If the horse, ass, or mule is diseased the Local Authority shall cause it to be forthwith slaughtered; and, if not slaughtered at the place where it is seized, it may be moved under the direction and in charge of an Inspector or other officer of the Local Authority to the nearest available horse-slaughterer's or knacker's-yard to be there slaughtered; and that Inspector or other officer shall enforce and superintend the immediate slaughter there of the horse, ass, or mule, and shall report to the Local Authority the fact of the slaughter there; and

(Regulation B.—Suspected Horses, Asses, or Mules.)

(ii.) If suspected, the horse, ass, or mule so seized shall be dealt with as follows:

(iii.) The suspected horse, ass, or mule so seized may be slaughtered by or at the request of the owner or person in charge thereof at the place where it is seized; or

(iv.) The suspected horse, ass, or mule so seized may be moved by or at the request of the owner or person in charge thereof with a Licence of the Inspector to the nearest available horse-slaughterer's or knacker's-yard for the purpose of being there forthwith slaughtered; in which latter case the following provisions shall apply:

(v.) The Licence shall be available for twelve hours, and no longer.

(vi.) The Licence shall specify the horse-slaughterer's or knacker's-yard to which the suspected horse, ass, or mule is to be moved for slaughter, and it shall not be moved to any other horse-slaughterer's or knacker's-yard or place.

(vii.) The suspected horse, ass, or mule so moved shall be moved to the specified horse-slaughterer's or knacker's-yard under the direction and in charge of an Inspector or other officer of the Local Authority; and he shall enforce and superintend the immediate slaughter there of the horse, ass, or mule, and shall forthwith report to the Local Authority the fact of the slaughter there.

(viii.) If the movement is to be into the District of another Local Authority, there must also be a Licence of that other Local Authority indorsed on or referring to the first-mentioned Licence; which second Licence must be granted before the horse, ass, or mule is moved into the District of that other Local Authority.

(ix.) The suspected horse, ass, or mule so moved into the District of that other Local Authority shall be moved to the specified horse-slaughterer's or knacker's-yard under the direction and in charge of an Inspector or other officer of the Local Authority out of whose District it is moved; and he shall enforce and superintend the immediate slaughter there of the

horse, ass, or mule, and shall forthwith report to both the Local Authorities the fact of the slaughter there; or

(x.) The suspected horse, ass, or mule, if not slaughtered as aforesaid, shall be moved, in charge of an Inspector or other officer of the Local Authority, to some convenient and isolated place, and shall be there kept for such time as the Local Authority think expedient, subject, however, to the horse, ass, or mule being there slaughtered at any time by or at the request of the owner or person in charge thereof.

(xi.) If the suspected horse, ass, or mule so seized, moved, and detained, but not slaughtered as aforesaid, proves, while in such isolated place, to be diseased, it shall be dealt with in the same manner and be subject to the same provisions in all respects as if it had been so diseased at the time when it was seized and detained by such Inspector or other officer.

(Disinfection in these Cases.)

(2.) In case of a diseased horse, ass, or mule being seized in accordance with the provisions of this Article, it shall not be lawful for the Market Authority or the owner or occupier of such other place or any person to again use or allow to be used, for horses, asses, or mules, that portion of the market or other place where the diseased horse, ass, or mule was found, unless and until a Veterinary Inspector has certified that that portion has been, as far as practicable, cleansed and disinfected.

Expenses.

16. The Local Authority may recover the expenses of the execution by them or by their Inspector or other officer of the provisions of the last preceding Article from the owner of the horse, ass, or mule seized, or from the consignor or consignee thereof, who may recover the same from the owner summarily.

Removal of dung or other Things.

17. It shall not be lawful for any person to send or carry, or caused to be sent or carried, on a railway, canal, river or inland navigation, or in a coasting vessel, or on a highway or thoroughfare, any dung, fodder, or litter that has been in any place in contact with or used about a diseased horse, ass, or mule, except with a Licence of the Local Authority for the District in which such place is situate, granted on a certificate of an Inspector of the Local Authority certifying that the thing moved has been, as far as practicable, disinfected.

Slaughter and Compensation in Glanders or Farcy.

18. (1.)—A Local Authority may if they think fit, and when required by the Lord Lieutenant shall, cause to be slaughtered—

(a.) any diseased or suspected horse, ass, or mule; and

(b.) any horse, ass, or mule being or having been in the same field, stable, shed, or other place, or otherwise in contact with any diseased horse, ass, or mule, or being or having been in any way exposed to the infection of disease.

(2.) The Local Authority shall out of Union Funds pay compensation as follows for any horse, ass, or mule slaughtered under this Article—

(a.) where the horse, ass, or mule slaughtered was diseased the compensation shall be one-half of its value immediately before it became so diseased; but so that the compensation do not in any such case exceed twenty pounds, and

(b.) in every other case the compensation shall be the value of the horse, ass, or mule immediately before it was slaughtered.

(3.) Provided, that if the owner of the horse, ass, or mule gives notice in writing to the Local Authority, or their Inspector or other officer, that he objects to the horse, ass, or mule being slaughtered, it shall not

be lawful for the Local Authority to cause that horse, ass, or mule to be slaughtered except with the further special authority of the Lord Lieutenant first obtained.

Ascertainment of Value for Compensation in Ireland.

19.—(i.) Where in Ireland a horse, ass, or mule is slaughtered by order of a Local Authority under this Order, the Local Authority shall, within fourteen days after the slaughter, give to the owner of the animal notice in writing of the valuation thereof made by them.

(ii.) If within six days after the receipt of that notice the owner does not give to the Local Authority or their Inspector a counter notice in writing, stating in effect that he disputes the valuation made by the Local Authority, the compensation shall be paid on that valuation.

(iii.) If the owner gives such a notice, then the question of the value of the animal shall by virtue of this Article stand referred to the arbitration of a single arbitrator, who shall make his award ready for delivery within seven days after he is appointed, and the provisions of the Common Law Procedure Amendment Act (Ireland), 1856, shall apply to the reference and arbitration.

(iv.) If a higher valuation is awarded than the valuation made by the Local Authority, then the Local Authority shall pay the cost of the reference and award and all costs incurred by the owner with respect to the arbitration when ascertained, but otherwise the costs of the reference and award and all costs incurred by the Local Authority with respect to the arbitration when ascertained as aforesaid may be deducted by the Local Authority from the sum payable to the owner as compensation under the award.

Withholding of Compensation.

20.—(1.) A Local Authority may, if they think fit, withhold, either wholly or partially, compensation in respect of a horse, ass, or mule slaughtered by their order under this Order, where the animal was in their opinion diseased at the time of its being brought into their district.

(2.) A Local Authority before determining, under sub-section seven of section thirty of the Act of 1878, or under this Article, to withhold, either wholly or partially, compensation or other payment in respect of a horse, ass, or mule slaughtered by their order under this Order, shall give to the owner of the horse, ass, or mule an opportunity of making representations to them respecting the facts and circumstances of the case, and shall consider the same.

Record of Slaughter.

21. The provisions of Article 142 (*Record of Slaughter*) of the Animals (Ireland) Order shall apply to the case of any horse, ass, or mule slaughtered under this Order.

Disposal of Carcases.

22.—(1.) The carcase of every horse, ass, or mule that was diseased at the time when it died or was slaughtered shall be disposed of by the Local Authority as follows:

(i.) Either the Local Authority shall cause the carcase to be buried as soon as possible in its skin in some proper place, and to be covered with a sufficient quantity of quicklime or other disinfectant, and with not less than six feet of earth:

(ii.) Or the Local Authority may, if authorized by Licence of the Lord Lieutenant, cause the carcase to be destroyed, under the inspection of the Local Authority, in the mode following: The carcase shall be disinfected, and shall then

be taken, in charge of an officer of the Local Authority, to a horse-slaughterer's or knacker's yard approved for the purpose by the Lord Lieutenant, or other place so approved, and shall be there destroyed by exposure to a high temperature, or by chemical agents.

(2.) With a view to the execution of the foregoing provisions of this Article the Local Authority may make such Regulations as they think fit for prohibiting or regulating the removal of any carcase, or for securing the burial or destruction of the same: Provided that the power to make Regulations under this Article shall be exercised only by the Local Authority or their Executive Committee and shall not be deputed to any other Committee or Sub-Committee.

(3.) Where under this Article a Local Authority cause a carcase to be buried, they shall first cause its skin to be so slashed as to be useless.

(4.) A Local Authority may cause or allow a carcase to be taken into the District of another Local Authority to be buried or destroyed, with the previous consent of that Local Authority or with a Licence in that behalf of the Lord Lieutenant but not otherwise.

Digging up Carcases of Horses, Asses, or Mules, Buried on Account of Glanders or Farcy.

23. It shall not be lawful for any person, except with the Licence of the Lord Lieutenant, to dig up, or cause to be dug up, the carcase of any horse, ass, or mule that has been buried on account of being diseased.

Weekly Returns as to Glanders or Farcy.

24. Where an Inspector of a Local Authority finds glanders or farcy in his District, he shall forthwith make a return thereof to the Local Authority and to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, on a form provided by the Privy Council, with all particulars therein required, and shall continue to so make a return thereof on the Saturday of every week until the disease has ceased.

General Provisions as to Regulations of Local Authority.

25.—(1.) Every Local Authority shall forthwith send to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, a copy of every Regulation made by them under this Order.

(2.) If the Privy Council are satisfied on inquiry with respect to any Regulation of a Local Authority made under this Order that the same is of too restrictive a character, or otherwise objectionable, and direct the revocation thereof, the same shall thereupon cease to operate.

Production of Licences; Names and Addresses.

26.—(1.) Every person in charge of any horse, ass, or mule being moved, where, under any Regulation of a Local Authority made under this Order, a Movement Licence is necessary, shall, on demand of a Justice, or of a constable, or of an Inspector or other officer of the Local Authority, produce and show to him the Licence, if any, authorizing the movement, and shall allow it to be read and a copy of or extract from it to be taken by the person to whom it is produced.

(2.) Every person so in charge shall, on demand as aforesaid, give his name and address to the Justice, or constable, or Inspector or other officer.

Exemption of Army Department.

27. Nothing in this Order applies to horses, asses, or mules kept in stables of military barracks or camps under the care and supervision of the Army Veterinary Medical Department.

Offences.

28.—(1.) If any horse, ass, or mule, or the carcase of any horse, ass, or mule, is moved in contravention of a Regulation of a Local Authority made under this Order or of the conditions of a Movement Licence thereunder, the owner of such horse, ass, or mule, or carcase, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying such horse, ass, or mule, or carcase, and the owner and the charterer and the master of the vessel in which it is moved, and the consignee or other person receiving or keeping it knowing it to have been moved in contravention as aforesaid, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(2) If a horse, ass, or mule is not marked as required by a Regulation of a Local Authority made under this Order, the owner, consignee, or the person for the time being in charge thereof, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(3.) If any person, with a view to unlawfully evade or defeat the operation of this Order, by clipping, or washing, or in any other manner takes out, effaces, or obliterates, or attempts to take out, efface, or obliterate, any such mark clipped, painted, or stamped on any

horse, ass, or mule, the person doing the same, and the person causing, directing, or permitting the same to be done, and the owner of the horse, ass, or mule, and the person for the time being in charge thereof, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(4.) If anything is omitted to be done as regards cleansing or disinfection in contravention of a Regulation of a Local Authority made under this Order, the owner and the lessee and the occupier of any place or thing in or in respect of which—and the person using the van, cart, or other vehicle in which—(as the case may be) the same is omitted, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(5.) If a person in charge of any horse, ass, or mule being moved, where, under a Regulation of a Local Authority made under this Order a Movement Licence is necessary, on demand made under this Order, fails to give his true name and address, or gives a false name or address, he shall be deemed guilty of an offence against the Act of 1878.

Given at the Council Chamber, Dublin Castle,
this 7th day of January, 1893.

W. M. Johnson. William O'Brien.
MacDermot.

SCHEDULE.

PARTS OF ORDER REVOKED.

Date.	Short Title.	Extent of Revocation.
1880. 31st May,	The Animals (Ireland) Order,	The whole of Chapter 6 (Glanders and Farcy). Chapter 9 (Exposure or Movement of Diseased Animals, Horses, Asses, and Mules), Chapter 10 (Removal of Dung or other Things), Chapter 11 (Carcases), and Chapter 36 (Miscellaneous), so far as those Chapters relate to Glanders and Farcy. Article 136 (Weekly Returns), so far as that Article relates to Glanders and Farcy.

(Swine Fever No. 3.)

**THE MARKETS AND FAIRS (SWINE FEVER)
(IRELAND) ORDER OF 1895.**

By the Lord Lieutenant and Privy Council in Ireland.
HOUGHTON.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Diseases of Animals Act, 1894, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Short Title.

1. This Order may be cited as **THE MARKETS AND FAIRS (SWINE FEVER) (IRELAND) ORDER OF 1895.**

Commencement.

2. This Order shall commence to take effect on the 11th day of February, one thousand eight hundred and ninety-five.

Interpretation.

3. In this Order—

The Act means the Diseases of Animals Act, 1894 :
Swine Fever means the disease called or known as Typhoid Fever of Swine, Soldier, Purples, Red Disease, Hog Cholera, or Swine Plague :

Swine Fever Infected Place means a Place for the time being declared to be infected with swine fever under any Order in Council or of the Lord Lieutenant:

Fat swine means swine intended for slaughter :

Store swine means swine other than fat swine :

Public sale includes a market or fair, and any sale, whether conducted by auction or not, which is open to the public, whether on payment of entrance money or other payment or not, whether it is held in a public place or not, and whether swine of different owners are exposed thereat or not ; but does not include an exhibition :

Exhibition includes an agricultural show or any exhibition at which swine are exhibited for competition :

Expose means expose for sale or in any manner put up or offer for sale :

Exhibit means exhibit at an exhibition :

Farm or premises includes two or more adjoining farms or premises in the same occupation :

Article means Article of this Order :

Local Authority means the Board of Guardians of a Poor Law Union, and District of Local Authority means the Poor Law Union :

Other terms have the same meaning and scope as in the Act of 1894.

Extent.

4. This Order, shall (except as otherwise expressed) extend and apply to the Districts and parts of Districts of Local Authorities defined for that purpose by any Order in Council or of the Lord Lieutenant.

Sales and Exhibitions of Swine.

5. Notwithstanding any Regulation made by a Local Authority under any Order in Council, no public sale or exhibition of swine, fat or store, shall be held otherwise than in accordance with the provisions of this Order.

Public Sale of Swine by Licence of Local Authority.

6.—(1.) A public sale of swine may be held with a Licence of the Local Authority on the following conditions (namely) :

- (i.) All swine exposed at the public sale so licensed shall forthwith after their arrival thereat be marked by and at the expense of the owner by the painting with an indelible composition of red colour of a broad line down the back and another broad line across the loins of each of the swine thus +, each line being not less than nine inches long.
- (ii.) The swine moved under this Article shall be accompanied by the Licence or Licences required by this Article; and the necessary Forms of Licence shall be provided by and at the expense of the Local Authority.

(iii.) All swine exposed at the public sale, if—

A.—Sold for Exportation :—

Shall be moved direct to the Port of Embarkation with a Movement Licence (in the form set forth in the Schedule to this Order or a form to the like effect) of the Local Authority in whose District the public sale is held, and shall be exported within two days after and exclusive of the day on which they were exposed at such public sale :

And if—

B.—Sold for Slaughter :—

(a.) Shall be moved direct to the place of slaughter with a Movement Licence (in the form set forth in the Schedule to this Order or a form to the like effect) of the Local Authority in whose District the public sale is held, which Licence shall specify the name and address of the person to whom the Licence is granted and the name or description of the slaughter-house, pig-sty, or other place of destination to which the swine are to be moved ;

(b.) Shall while being removed and until slaughtered, as far as practicable, be kept separate from all other swine except such as are for immediate slaughter ;

(c.) Shall be slaughtered within five days after the day on which they are so exposed ; and

(d.) Shall not, during those five days, be exposed at any public sale : And if—

C.—Unsold or sold for other purposes than Exportation or Slaughter :—

(a.) Shall be moved direct to their place of destination with a Movement Licence (in the form set forth in the Schedule to this Order or a form to the like effect) of the Local Authority in whose District the public sale is held ;

(b.) Shall, while being moved and after their arrival at the place of destination specified in the Licence, as far as practicable, be kept separate from all other swine ;

(c.) The swine, after they are received at the place specified in the Licence, shall not be again moved within a period of at least 28 days after the date of their arrival at such place of destination, except with a further Licence of the Local Authority of the District in which such place of destination is situate ;

(d.) If the swine are to be moved into the District of another Local Authority, there shall also be requisite a Licence of that other Local Authority, indorsed on or referring to the first-mentioned Licence.

(2.) A Licence of a Local Authority for a sale under this Article shall be signed by the Clerk of the Local Authority, by special direction of the Local Authority, and shall give notice of the conditions contained in this Article by specifying the same as conditions on which the Licence is granted, and may impose such further conditions, if any, as the Local Authority think expedient, and shall be published in such manner as the Local Authority consider best fitted to ensure publicity for the same, and the Local Authority may at any time revoke any such Licence.

(3.) The Licence for a sale under this Article or a copy of such Licence shall be posted and kept posted during the holding of such sale by the person licensed to hold or holding the same at or near the gate or other entrance of the market, sale-yard, or other place where such sale is held.

(4.) A Local Authority shall, at least five days before the date of the proposed sale, send a copy of every Licence granted by them for the holding of a sale under this Article to

- (i.) The Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle ;
- (ii.) The District-Inspector of the Royal Irish Constabulary of the District in which the sale is to be held ;
- (iii.) Each Railway Company having a Railway Station at or near the place where the sale is to be held ;
- (iv.) The owner of each vessel used for carrying swine on any canal, river, or inland navigation, at or near the place where the sale is to be held.

(5.) If the Lord Lieutenant is of opinion, with respect to any Licence of a Local Authority for a sale under this Article, that the holding of the sale thereby licensed is inexpedient, or that the Licence is objectionable in any particular, and directs the revocation thereof, the same shall thereupon cease to operate.

Cleansing and Disinfection of Markets, &c.

7. Every market, fair-ground, and sale-yard in which a public sale of fat swine is held under the last preceding Article, shall, with the least possible delay after the sale, and in any case before it is again used for swine, be cleansed and disinfected as far as practicable in the following manner :—

- (i.) all parts of the market, fair-ground, or sale-yard that have been used for swine shall be thoroughly swept or scraped, and all dung, sawdust, litter, or other matter effectually removed therefrom : then

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- (ii.) the same parts, where practicable, shall be thoroughly washed or scrubbed or scoured with water; then
- (iii.) the same parts shall be disinfected in such manner as the Local Authority may direct, and the sweepings and scrapings well mixed with quicklime and effectually removed from contact with animals.

As to Movement of Swine by Railway, Canal, River, or Inland Navigation, through a District of a Local Authority.

8. For the purposes of this Order swine shall not be deemed to be moved into or through the District of a Local Authority where they are moved through such District by a Railway, Canal, River, or Inland Navigation, from a place outside such District to another place outside such District without unnecessary delay and without the swine being untrucked or unloaded or re-booked within such District.

Movement of Swine by Licence of authorized Inspector.

9. Notwithstanding anything in this Order swine may be moved in any circumstances with a Licence of an Inspector or other Officer duly authorized by the Lord Lieutenant to grant such Licence.

Sale of Swine, Fat or Store, with Licence of Local Authority in cases where the Animals have been on premises for 28 days.

10.—(1.) A public sale of swine, fat or store, may be held with a Licence of the Local Authority in any case where the sale is held in accordance with the following conditions (namely):

- (i.) that the sale is held on a farm or premises not in a Swine-Fever Infected Place; and
- (ii.) that no pig on the said farm or premises is affected with swine-fever; and
- (iii.) that each pig exposed at the sale has been on the said farm or premises for a period of not less than twenty-eight clear days immediately before the day on which the sale is held; and
- (iv.) that during that period no pig has been brought on to the said farm or premises, and that no pig on the said farm or premises has during that period in any way been exposed to the infection of swine-fever.

(2.) A Licence of a Local Authority for a sale under this Article shall be signed by the Clerk of the Local Authority, by special direction of the Local Authority, and shall give notice of the conditions contained in this Article by specifying the same as conditions on which the Licence is granted, and may impose such further conditions, if any, as the Local Authority think expedient, and shall specify the name and address of the person licensed to hold the sale, and shall also specify the farm or premises where and the date when the sale is to be held, and the Local Authority may at any time revoke any such Licence.

(3.) The Licence for a sale under this Article or a copy of such Licence shall be posted and kept posted during the holding of such sale by the person licensed to hold or holding the same at or near the gate or other entrance of the farm or premises where such sale is held.

(4.) A Local Authority shall forthwith send to the Clerk of the Council, Veterinary Department, Privy

Council Office, Dublin Castle, a copy of every Licence granted by them for the holding of a sale under this Article.

(5.) If the Lord Lieutenant is of opinion, with respect to any Licence of a Local Authority for a sale under this Article, that the holding of the sale thereby licensed is inexpedient, or that the Licence is objectionable in any particular, and directs the revocation thereof, the same shall thereupon cease to operate.

Sales or Exhibitions of Swine by Licence of Lord Lieutenant.

11. Without prejudice to the foregoing provisions and in addition thereto a sale or an exhibition of swine, fat or store, may be held with a Licence of the Lord Lieutenant.

Attendance at Sales.

12. A fit person or a sufficient number of fit persons shall be appointed by the Local Authority to attend at every public sale licensed under this Order, for the purpose of granting thereat on behalf of the Local Authority without fee or charge such Movement Licences as are required under this Order; and due notice shall be given by the Local Authority of the place or places at which such persons may be found.

Granting of Movement Licences.

13.—(1.) A Licence shall only be granted for the movement of swine under this Order where in the opinion of the Local Authority or the person granting the Licence, as the case may be, the granting of such Licence is necessary or expedient.

(2.) A Movement Licence granted under this Order or under any Regulation of a Local Authority under this Order shall not be available if granted by the owner of the swine to be moved or by his agent, or by the owner or consignee or other person selling the swine, or exposing the swine for sale, or by the purchaser thereof or by his agent, or by the auctioneer or other person conducting or licensed to hold the sale at which the swine are exposed, or by the occupier of the farm or premises or slaughter-house from or to which the swine are to be moved.

Production of Licences; Names and Addresses.

14.—(1.) Every person in charge of a pig being moved, where under this Order or under any Regulation of a Local Authority under this Order a Movement Licence is necessary, shall, on demand of a Justice or of an Inspector or other Officer of the Veterinary Department of the Privy Council Office in Ireland, or of a Local Authority, or of a Constable, produce and show to him the Movement Licence, if any, authorizing the movement, and shall allow it to be read and a copy of or extract from it to be taken by the person to whom it is produced.

(2.) Every person so in charge shall, on demand as aforesaid, give his name and address to the Justice, or Constable, or Inspector or other Officer.

Delivery of Licences.

15. Every Movement Licence granted under the provisions of this Order shall, after the expiration of the period for which such Licence is available, be delivered with all practicable speed by the owner or person in charge of the swine moved, at the nearest police station of the district wherein the place to which the swine were moved under such Licence is situate.

Offences.

16.—(1.) If a public sale of a pig or of swine, fat or store, or an exhibition of swine, fat or store, is held in contravention of this Order or of the conditions of a Licence thereunder, the person licensed to hold or holding the sale or exhibition, and the occupier of the place or farm or premises where the sale or exhibition is held, and the owner or consignee of each pig exposed or exhibited thereat, and the person exposing or exhibiting the same thereat, and the auctioneer, if any, or other person conducting the sale or exhibition, and the person, if any, taking entrance-money or other payment for admission thereto, and the purchaser thereat of any pig, such last-mentioned person or such purchaser knowing the sale or exhibition to be held in contravention as aforesaid, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act.

(2.) If a pig is not marked as required by this Order or by the conditions of a Licence thereunder, the owner, consignee, or other person exposing or exhibiting the same, and the person for the time being in charge thereof, and the purchaser thereof, and the person licensed to hold or holding the sale or exhibition, and the auctioneer, if any, or other person conducting the sale or exhibition, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act.

(3.) If any person, with a view to unlawfully evade or defeat the operation of this Order, by washing, or in any other manner, takes out, effaces, or obliterates, or attempts to take out, efface, or obliterate, any mark painted on any pig, as required by this Order or by the conditions of a Licence thereunder, the person doing the same, and the person causing, directing, or permitting the same to be done, and the owner of the pig, and the person for the time being in charge thereof, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act.

(4.) If a pig is moved in contravention of this Order, or of the conditions of a Movement Licence thereunder, the owner of the pig, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the pig, and the owner and the charterer and the master of the vessel in which

it is moved, and the consignee or other person receiving or keeping it, knowing it to have been moved in contravention as aforesaid, and the occupier of the place from which the pig is moved, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act.

(5.) If a person in charge of a pig being moved, where under this Order, a Movement Licence is necessary, on demand made under this Order, fails to give his true name and address, or gives a false name or address, he shall be deemed guilty of an offence against the Act.

(6.) If a pig is not slaughtered or exported as required by this Order or by the conditions of a Licence thereunder, the person to whom the Licence is granted, and the owner of the pig, and the person for the time being in charge thereof, and the person failing to cause the same to be so slaughtered or exported, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act.

(7.) If any person exposes a pig at any sale in Ireland, in contravention of any of the provisions of this Order, the owner or consignee of such pig and the person exposing the same thereat, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act.

(8.) If anything is omitted to be done as regards cleansing or disinfection in contravention of this Order, the owner and the lessee and the occupier of any place in or in respect of which the same is omitted, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act.

(9.) If any person with a view to unlawfully evade or defeat the operation of this Order allows a pig to stray, he shall be deemed guilty of an offence against the Act.

Given at the Council Chamber, Dublin Castle,
this 17th day of January, 1895.

S. Walker, C.
MacDermot, A.-G.

William O'Brien.
C. T. Redington.

ORDERS IN COUNCIL.

SCHEDULE.

FORM OF MOVEMENT LICENCE.

Movement of Swine from a Licensed Market, Fair, or other Public Sale.

SWINE-FEVER.

MOVEMENT LICENCE.

No.

[same as number of Licence.]

Licence granted for move-
ment of swine from the
licensed market [or fair, or
other public sale] held at

on the day of

189 .

to the

for the purpose of

Name and Address of Licensee.

No. of Swine

Description

(Signed)

(Dated)

**This Licence is available
for days.**

This counterfoil is to be carefully filled up and retained by the person granting the Licence.

THE DISEASES OF ANIMALS ACT, 1894.

SWINE-FEVER.

**MOVEMENT LICENCE FOR SWINE FROM LICENSED MARKET
OR OTHER PUBLIC SALE.**

No.

I, A.B., of _____, being a person authorized by the Local Authority of the Poor Law Union of _____, to grant Movement Licences for the movement of swine from licensed markets, fairs, and other public sales, do hereby license the movement of the under-mentioned swine to the under-mentioned place for the purpose specified therein.

Name and Address of Person to whom this Licence is granted.	Number and Description of Swine to be moved.	Place where Licensed Market, &c., was held and Date when held.	Description of Place to which Swine are to be moved, stating District of Local Authority in which situate.	Purpose for which the Swine are to be moved.

This Licence is available for _____ days, including the day of the date hereof, *and no longer.*

(Signed) _____

(Address) _____

Dated this day of 189

[Read the Indorsement on back of this Licence.]

To be printed as Indorsement of Licence.

The Order in Council under which this Licence is issued provides, in effect, as follows:

The swine moved under this Licence must while at the licensed market, &c., named in this licence have been marked by and at the expense of the owner by the painting with an indelible composition of red colour of a broad line down the back and another broad line across the loins of each of the swine thus +, each line being not less than nine inches long.

The swine moved under this Licence must be accompanied by the necessary Licence or Licences.

The swine moved under this license must be accompanied by the necessary license or licenses. The swine, if sold for export, must be moved direct to the port of embarkation, and must be shipped within 3 days after and exclusive of the day on which they were exposed at the licensed sale.

The swine, if sold for slaughter, must be moved direct to and slaughtered at the slaughter-house, pig-sty, or other place specified in this License, within five days after and exclusive of the day on which the licensed market, &c., named in this License was held.

The swine while being moved and until they are slaughtered must so far as practicable be kept separate from all swine not intended for slaughter.

The swine, if un-sold or sold for other purposes than exportation or slaughter, must be moved direct to their place of destination, must while being moved and after arrival at their place of destination be kept separate as far as practicable from all other swine, and must not be again moved during a period of at least 28 days subsequent to their arrival at such place except with a further Licence of the Local Authority of the District in which such place is situate.

This License is not available if either it is granted by the owner of the swine to be moved or by his agent, or by the owner or consignee or other person selling the swine or exposing the swine for sale, or by the purchaser thereof or by his agent, or by the auctioneer or other person conducting or licensed to hold the sale at which the swine are exposed, or by the occupier of the farm or premises or slaughter house from or to which the swine are to be moved.

Caution.—Persons acting without such a Licence where such a Licence is necessary, or acting thereon after the Licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain, Licence by means of a false pretence, or granting or issuing a Licence knowing the same to be false in any respect, or committing other offences with respect to Licences are liable, under The Diseases of Animals Act, 1894, to fine and imprisonment.

N.B.—This Licence, after the expiration of the period for which it is available, must be delivered with all practicable speed by the owner or person in charge of the swine moved, at the nearest Police Station of the District wherein the place to which the swine were moved under such Licence is situated.

THE ANIMALS (TRANSIT AND GENERAL)

(IRELAND) ORDER OF 1895.

By the Lord Lieutenant and Privy Council in
Ireland.

HOUGHTON.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Diseases of Animals Act, 1894, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

PART I.

TRANSIT—PROTECTION OF ANIMALS.

CHAPTER 1.—ON VESSELS.

Provisions as to Vessels carrying Animals.

1. Except as otherwise expressed, the provisions of this Article shall apply to all vessels in or on which animals are carried to or from any port or place in Ireland : Provided that the provisions of this Article shall not apply to foreign animals, or to vessels on which foreign animals are carried.

(Parts of Vessel to be used.)

(i.) Animals shall not be carried on any hatch above a compartment where other animals are carried.

(ii.) Animals shall not be carried in any part of the vessel, where, in ordinary course of navigation, they would interfere with the proper management or ventilation of the vessel, or with the efficient working of the boats.

(Pens and Fittings of Vessels.)

(iii.) The animals shall be carried in pens.

(iv.) No pen shall exceed ten feet in length, and nine feet in breadth, and the stanchions of each pen shall be securely fastened to the deck by means of iron sockets or otherwise, and the materials used in the construction of the pens shall be of a substantial character, and of sufficient strength to withstand the action of the weather and to resist the weight of the animals thrown against them. This provision (iv.) shall not until further Order apply to vessels which at the date of this Order are regularly employed in conveying animals other than foreign animals.

(v.) Ship's fittings likely to cause injury or unnecessary suffering to animals shall be properly and securely fenced off.

(vi.) The floor of each pen shall, in order to prevent slipping, be fitted with suitable battens or other proper footholds, which shall be securely fastened to the deck by angle iron plates or otherwise, and shall be strewn with a proper quantity of sand or other suitable substance.

(vii.) Animals while on board a vessel shall be protected against injury or unnecessary suffering from undue exposure to the weather.

(Passage-Ways.)

(viii.) In all inclosed portions of the vessel in which animals are carried there shall be a passage-way of a minimum width of one foot six inches from the hatchway to the most distant pen, which passage-way shall be kept free of obstruction. This provision (viii.) shall not until further Order apply to vessels which at the date of this Order are regularly employed in conveying animals other than foreign animals.

(ix.) Where sheep are carried on deck proper gangways or passage-ways shall be provided either between or above the pens in which they are carried.

(Ventilation.)

(x.) All parts of the vessel on which animals are carried shall be sufficiently and suitably ventilated. All such parts if below deck shall, in addition to any ventilation obtained by means of the hatchways be provided with sufficient and suitable ventilators for the removal of foul air and for the admission of a proper supply of fresh air to all the animals carried.

(Light.)

(xi.) All parts of the vessel over which the animals pass or in which they are penned shall be properly lighted, and arrangements shall be made for the provision at all times of adequate light for the proper tending of the animals.

(Overcrowding.)

(xii.) The vessel shall not be overcrowded in any part or pen so as to cause injury or unnecessary suffering to the animals therein.

(Food and Water.)

(xiii.) When animals are carried on a vessel for a voyage which on an average takes more than eighteen hours they shall be provided while on board with a sufficient amount of food and water, and proper accommodation shall be provided on board for the stowage of food so that the same shall not be unduly exposed to the weather at sea.

(Securing of Cattle.)

(xiv.) All fat cattle while being carried on a vessel shall be securely tied by the head.

(Approaches, Gangways, and other Apparatus.)

(xv.) Approaches, gangways, passage-ways, cages, and other apparatus used for the loading or unloading of animals on or from a vessel, shall be so constructed that injury or unnecessary suffering shall not be caused to the animals.

(Attendance.)

(xvi.) A vessel on which animals are carried shall, in addition to the ordinary crew, carry a sufficient number of qualified attendants to properly tend the animals.

(Injured Animals.)

(xvii.) If any animal has a limb broken or is otherwise seriously injured during the voyage, the master of the vessel shall forthwith cause that animal to be slaughtered unless he is satisfied that it can be kept alive and led away without cruelty.

(Shorn Sheep.)

(xviii.) Between each first day of November and the next following thirtieth day of April (both days inclusive), shorn sheep shall not be carried on deck, except where they were last shorn more than sixty days before being so carried.

(Saving for Ferry Boats, &c.)

(xix.) The foregoing provisions of this Article except as regards overcrowding (xii.), and approaches, gangways, and other apparatus (xv.), shall not extend to any ferry boat or to any vessel used for carrying animals across an arm of the sea, or on a river, canal, or other inland water, but the fittings of every such boat or vessel shall be such as to protect, so far as practicable, the animals so carried from injury and unnecessary suffering.

Detention

2. Animals landed from a vessel shall, on a certificate of an Inspector of the Privy Council certifying to the effect that the provisions of this Chapter, or any of them, have not been observed in the vessel, be detained at the place of landing, or in lairs adjacent thereto, until the Lord Lieutenant otherwise directs.

CHAPTER 2.—FOOD AND WATER.

Food and Water during Detention.

3. An Inspector, officer, or constable detaining an animal, horse, ass, or mule under the Act of 1894, or any Order in Council, shall cause it to be supplied with requisite food and water during its detention; and the expenses incurred by him in respect thereof may be recovered summarily from the person having charge of the animal, horse, ass, or mule, or from its owner.

Water at Shipping and Unshipping Places.

4. At every place where animals are put on board of or landed from vessels, provision shall be made, to the satisfaction of the Privy Council, for a supply of water for animals; and water shall be supplied there, gratuitously, on request of any person having charge of any animal.

Food at Unshipping Places.

5. At every place where animals are landed from vessels provision shall be made, to the satisfaction of the Privy Council, for the speedy and convenient landing of animals, and for a supply of food for them; and food shall be supplied there on request of any person having charge of any animal, at such price as the Privy Council approve.

This Chapter not applicable to Foreign Animals, &c.

6. The provisions of this Chapter shall not apply to foreign animals, or to vessels on which foreign animals are carried.

CHAPTER 3.—ON RAILWAYS.

Trucks, Horse Boxes, &c.

7. Every railway truck, horse-box, or other railway vehicle, used for carrying animals, horses, asses, or mules on a railway:—

(i.) Shall be provided at each end with two spring buffers, and

(ii.) The floor thereof shall, in order to prevent slipping, be strewn with a proper quantity of litter or sand or other proper substance, or be fitted with battens or other proper footholds.

Provided that the requirement (i.) in this Article shall not apply to any railway in regard to which the Lord Lieutenant is satisfied that one spring buffer is sufficient at each end of any railway truck, horse-box, or other railway vehicle used for carrying animals, horses, asses, or mules on such railway.

Overcrowding.

8. A railway company shall not allow any railway truck, horse-box, or other vehicle used for carrying animals, horses, asses, or mules on the railway to be overcrowded so as to cause unnecessary suffering to the animals, horses, asses, or mules therein.

Shorn Sheep.

9. Between each first day of November and the next following thirtieth day of April (both days inclusive) every railway truck or other railway vehicle in which sheep shorn and unclothed are being carried shall be covered and inclosed so as to protect the sheep from the weather, without obstruction to ventilation; but this Article shall not apply to sheep last shorn more than sixty days before being so carried.

CHAPTER 4.—OFFENCES.

10. If anything is done or omitted to be done in contravention of any of the provisions of this Part of this Order; the owner and the charterer and the master of the vessel in which, and the owner and the lessee and the occupier of the place where animals are put on board of or landed from vessels at which, and the railway company carrying animals on or owning or working the railway on which; and also, in case of the overcrowding of a vessel in any part or pen, or of a railway truck, horse-box, or other vehicle on a railway, or of the carrying on a railway of sheep shorn and unclothed, the consignor of the animals in respect of which (as the case may be) the same is done or omitted, shall, each according to and in respect of his or their own acts or omissions, be deemed guilty of an offence against the Act of 1894.

PART II.

TRANSIT.—INSPECTION.

CHAPTER 5.—ANIMALS FOR EXPORTATION.

Inspection at Port of Shipment.

11.—(i.) It shall not be lawful to move from any port or place of embarkation in Ireland any animal for exportation to Great Britain, unless such animal shall have been previously inspected by an Inspector appointed by the Lord Lieutenant at such port or place, and unless such Inspector shall be satisfied that, so far as he can ascertain by the exercise of reasonable diligence, such animal is free from disease, and shall, upon application made in the Form I. set forth in the First Schedule to this Order, have given a certi-

- ificate to that effect and a licence for such movement, either alone or with other animals in the Form II. set forth in the First Schedule ; and such certificate and licence shall accompany such animal or animals, and, whenever required, shall be produced by the person in charge of any animal to any person lawfully authorized to demand the same.
- (ii.) Inspections of animals intended for exportation shall take place at each port or place of embarkation, at such times and places, and under such regulations as are or may from time to time be made by general or special order.
 - (iii.) The owner or person in charge of each animal intended for inspection and shipment shall have the same presented for inspection, with an application for such inspection, at such place and in such manner as may be set forth in regulations to be made as aforesaid, or as the Inspector, subject to such regulations, may require ; and should any such animal from being heated, dirty, overdriven, or from any other cause be considered by the Inspector to be in an unfit state for inspection or examination, its owner or the person in charge of such animal, shall, as far as possible, render it fit for inspection, by rest or cleansing, or other means, as the case may require.
 - (iv.) Each animal on being inspected and found free from disease, shall, when required by the Inspector, be branded or otherwise marked, and such branding or marking shall not be removed or counterfeited.
 - (v.) It shall not be lawful for the master of any vessel to receive into any vessel, for the purpose of being shipped or exported therein, any animal in respect of which a certificate of health and licence for movement shall not have been granted as aforesaid.
 - (vi.) It shall not be lawful for any person to bring or carry, or send, or cause to be brought, or carried, or sent any diseased animal to any port for shipment.

CHAPTER 6.—OFFENCES.

12. If anything is done or omitted to be done in contravention of any of the foregoing provisions of this Part of this Order, the owner and the charterer and the master of the vessel in which, and the owner and the lessee and the occupier of the place where animals are put on board of vessels at which, and the railway company carrying animals on or owning or working the railway on which, and the owner, the consignor, and the person for the time being in charge of the animal in respect of which (as the case may be) the same is done or omitted, shall, each according to and in respect of his or their own acts or omissions, be deemed guilty of an offence against the Act of 1894.

PART III.

TRANSIT—DISINFECTION.

CHAPTER 7.—WATER TRAFFIC.

Vessels.

13.—(1.) A vessel used for carrying animals by sea or on a canal, river, or inland navigation, shall, after the landing of animals therefrom, and before the taking on board of any other animal or other cargo be cleansed and disinfected as follows :—

- (i.) All parts of the vessel with which any animal or its droppings have come in contact shall be scraped and swept : then

- (ii.) The same parts of the vessel shall be thoroughly washed or scrubbed or scoured with water : then
- (iii.) The same parts of the vessel shall have applied to them a coating of lime-wash : except that
- (iv.) The application of lime-wash shall not be compulsory as regards such parts of the vessel as are used for passengers or the crew.
- (v.) All fittings, pens, hurdles, or utensils used for or about animals shall, if not removed from the vessel, be scraped, and then shall be thoroughly washed or scrubbed or scoured with water, and then shall have applied to them a coating of lime-wash.

(2.) The scrapings and sweepings of the vessel shall not be landed unless and until they have been well mixed with quicklime.

(3.) In the case of a ferry-boat or other vessel which makes short and frequent passages across a river or an arm of the sea or other water it shall be sufficient if the ferry-boat or vessel be cleansed and disinfected once in every period of twelve hours within which it is so used.

Fodder and Litter.

14. All partly consumed or broken fodder that has been supplied to, and all litter that has been used for or about, animals carried by sea, or on a canal, river, or inland navigation, shall, when landed from the vessel, be forthwith well mixed with quicklime and be effectually removed from contact with animals.

Moveable Gangways and other Apparatus.

15.—(1.) A moveable gangway, passage-way, cage, or other apparatus used or intended for the loading or unloading of animals on or from a vessel, or otherwise used in connection with the transit of animals by sea, or on a canal, river, or inland navigation, shall, so soon as practicable after being so used, be cleansed as follows :—

- (i.) The apparatus shall be scraped and swept, and all dung, litter, and other matter shall be effectually removed therefrom : then
- (ii.) The apparatus shall be thoroughly washed or scrubbed or scoured with water.

(2.) The scrapings and sweepings of the apparatus, and all dung, litter, and other matter removed therefrom, shall forthwith be well mixed with quicklime, and be effectually removed from contact with animals.

This Chapter not applicable to Foreign Animals, etc.

16. The provisions of this Chapter shall not apply to foreign animals, or to vessels or things used for or about foreign animals.

CHAPTER 8.—RAILWAY TRAFFIC.

Horse-Boxes.

17.—(1.) A horse-box used for horses, asses, or mules on a railway shall, on every occasion after a horse, ass, or mule is taken out of it, and before any other horse, ass, or mule, or any animal is placed therein, be cleansed as follows :—

- (i.) The floor of the horse-box, and all other parts thereof with which the droppings of any horse, ass, or mule have come in contact shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, fodder, litter, and other matter shall be effectually removed therefrom ; and

(ii.) The sides of the horse-box, and all other parts thereof with which the head or any discharge from the mouth or nostrils of any horse, ass, or mule has come in contact shall be thoroughly washed with water by means of a sponge, brush, or other instrument.

(2.) The scrapings and sweepings of the horse-box, and all dung, sawdust, fodder, litter, and other matter removed therefrom shall forthwith be well mixed with quicklime.

Horse-Boxes, Guards' Vans, &c.

18.—(1.) A horse-box or a guard's van or other railway vehicle (not being a railway truck) if used for animals on a railway shall, on every occasion after an animal is taken out of it, and before any other animal, or any horse, ass, or mule is placed in it, be cleansed and disinfected as follows :—

(i.) If the animal so taken out was accompanied by a declaration in writing of the owner or consignee or his agent to the effect that it is intended for exhibition or other special purpose therein stated, and has not, to the best of his knowledge and belief, been exposed to the infection of disease, the vehicle shall be cleansed as follows :—

(a.) The floor of the vehicle, and all other parts thereof with which the droppings of the animal have come in contact, shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, fodder, litter, and other matter shall be effectually removed therefrom : and

(b.) The sides of the vehicle, and all other parts thereof with which the head or any discharge from the mouth or nostrils of the animal has come in contact shall be thoroughly washed with water by means of a sponge, brush, or other instrument : but

(ii.) If the animal so taken out was not accompanied by such a declaration, the vehicle shall be cleansed and disinfected as follows :—

(c.) The floor of the vehicle, and all other parts thereof with which the droppings of the animal have come in contact shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, fodder, litter, and other matter shall be effectually removed from the vehicle : then

(d.) The same parts of the vehicle shall be thoroughly washed or scrubbed or scoured with water : then

(e.) The same parts of the vehicle shall have applied to them a coating of lime wash.

(2.) In all cases the scrapings and sweepings of the vehicle, and all dung, sawdust, fodder, litter, and other matter removed therefrom shall forthwith be well mixed with quicklime, and be effectually removed from contact with animals.

Trucks.

19.—(1.) A railway truck, if used for animals on a railway, shall, on every occasion after an animal is taken out of it, and before any other animal, or any horse, ass, or mule, or any fodder or litter, or anything intended to be used for or about animals, is placed in it, be cleansed and disinfected as follows :—

(i.) The floor of the truck, and all other parts thereof with which any animal or its droppings have come in contact shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, litter, and other matter shall be effectually removed therefrom : then

(ii.) The same parts of the trucks shall be thoroughly washed or scrubbed or scoured with water : then

(iii.) The same parts of the truck shall have applied to them a coating of lime-wash.

(2.) The scrapings and sweepings of the truck, and all dung, sawdust, litter, and other matter removed therefrom shall forthwith be well mixed with quicklime, and be effectually removed from contact with animals.

Vans.

20.—(1.) A van used for containing animals, horses, asses, or mules, while carried on a railway, shall, on every occasion after a diseased or suspected animal, horse, ass, or mule is taken out of it, and so soon as practicable, and before any other animal, horse, ass, or mule is placed in it, be cleansed and disinfected as follows :—

(i.) The floor of the van, and all other parts thereof with which any animal, horse, ass, or mule, or its droppings have come in contact shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, litter, and other matter shall be effectually removed therefrom : then

(ii.) The same parts of the van shall be thoroughly washed or scrubbed or scoured with water : then

(iii.) The same parts of the van shall have applied to them a coating of lime-wash.

(2.) The scrapings and sweepings of the van, and all dung, sawdust, litter, and other matter removed therefrom shall forthwith be well mixed with quicklime, and be effectually removed from contact with animals.

Moveable Gangways and other Apparatus.

21.—(1.) A moveable gangway, passage-way, cage, or other apparatus used or intended for the loading or unloading of animals on or from a railway truck, or other railway vehicle, or otherwise used in connexion with the transit of animals on a railway, shall, so soon as practicable after being so used, be cleansed as follows :—

(i.) The apparatus shall be scraped and swept, and all dung, litter, and other matter shall be effectually removed therefrom : then

(ii.) The apparatus shall be thoroughly washed or scrubbed or scoured with water.

(2.) The scrapings and sweepings of the apparatus, and all dung, litter, and other matter removed therefrom shall forthwith be well mixed with quicklime, and be effectually removed from contact with animals.

Pens.

22.—(1.) Every pen or other place being in, about, near, or on a station, building, or land of a railway company, and used or intended to be used by or by permission of a railway company, or otherwise, for the reception or keeping of animals before, after, or in course of their transit by railway, shall be cleansed and disinfected, either on each day on which it is used and after it has been used, or at some time not later than twelve o'clock at noon of the next day following, unless the following day is Sunday, and then of the Monday following, and in either case before it is again used.

(2.) Every such pen or other place shall be cleansed and disinfected as follows :—

(i.) All parts of the pen or other place with which any animal or its droppings have come in contact shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, litter, and other matter shall be effectually removed therefrom : then

- (ii.) The same parts of the pen or other place shall be thoroughly washed or scrubbed or scoured with water : then
 - (iii.) The same parts of the pen or other place shall have applied to them a coating of lime-wash.
- (3.) The scrapings and sweepings of the pen or other place, and all dung, sawdust, litter, and other matter removed therefrom shall forthwith be well mixed with quicklime, and be effectually removed from contact with animals.

CHAPTER 9.—ROAD TRAFFIC.

Vans.

23.—(1.) A van used for moving animals, horses, asses, or mules by road, shall, on every occasion after a diseased or suspected animal, horse, ass, or mule is taken out of it, and so soon as practicable, and before any other animal, horse, ass, or mule is placed in it be cleansed and disinfected as follows :—

- (i.) The floor of the van, and all other parts thereof with which any animal, horse, ass, or mule, or its droppings have come in contact shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, litter, and other matter shall be effectually removed therefrom : then
 - (ii.) The same parts of the van shall be thoroughly washed, or scrubbed, or scoured with water : then
 - (iii.) The same parts of the van shall have applied to them a coating of lime-wash.
- (2.) The scrapings and sweepings of the van, and all dung, sawdust, litter, and other matter removed therefrom shall forthwith be well mixed with quicklime, and be effectually removed from contact with animals.

CHAPTER 10.—LANDING-PLACES.

24.—(1.) When an animal at a place of landing or place adjacent thereto is affected with disease, that place and every other place where the animal is or since landing has been shall not be used for any animals other than animals brought thereto with that animal (in the same vessel or otherwise) unless and until the place has been, so far as practicable, cleansed and disinfected.

(2.) Nothing in this Chapter shall apply to a Foreign Animals' Wharf or to a Foreign Animals' Quarantine Station or to a Landing-Place for Foreign Animals.

CHAPTER 11.—LAIRS AT PORTS.

25. (1.) Every lair or other place used for animals prior to shipment at any port in Ireland from which animals are exported shall be cleansed and disinfected either on each day on which it is used, and after it has been used, or at some other time not later than twelve o'clock at noon of the next day following, unless the following day is Sunday, and then of the Monday following, and in either case before it is again used.

(2.) Such lair or other place shall be cleansed and disinfected as follows :—

- (i.) All parts of such lair or other place with which animals or their droppings have come in contact, shall be scraped and swept, and the scrapings and sweepings and all dung, sawdust, litter, and other matter shall be effectually removed therefrom : then

- (ii.) The same parts of such lair or other place shall be thoroughly washed, or scrubbed, or scoured with water : then
- (iii.) The same parts of such lair or other place shall have applied to them a coating of lime-wash.

(3.) The scrapings and sweepings of such lair or other place, and all dung, sawdust, litter, and other matter removed therefrom, shall forthwith be well mixed with quicklime and be effectually removed from contact with animals.

(4.) This article shall operate subject to any special regulations that are or may be made in regard to lairs at any port in Ireland by any Order in Council or Order of the Lord Lieutenant.

CHAPTER 12.—OFFENCES.

26.—If anything is done or omitted to be done in contravention of any of the provisions of this Part of this Order, the owner and the charterer and the master of the vessel in or in respect of which, and the owner of the gangway or passage-way, cage, or other apparatus in respect of which, and the railway company carrying animals, horses, asses, or mules on or owning or working the railway on which, and the owner and the lessee and the occupier of the pen or other place in which, and the person using the van in which, and the owner and the lessee and the occupier of the place of landing or place adjacent thereto or other place in which, and the owner and the lessee and the occupier of any other place or thing in respect of which (as the case may be) the same is done or omitted, shall, each according to and in respect of his or their own acts or omissions, be deemed guilty of an offence against the Act of 1894.

PART IV.

GENERAL.

CHAPTER 13.—MARKETS, FAIRS, &C.

Regulations of Local Authority as to Cleansing and Disinfection of Markets, &c.

27.—(1.) A Local Authority may make such Regulations as they think fit for the following purposes or any of them :—

For requiring the owners, lessees, or occupiers of markets, fairs, sale-yards, places of exhibition, lairs, or other places used for animals to cleanse those places, from time to time at their own expense :

For requiring the owners, lessees, or occupiers of those places to disinfect the same, or any specified part thereof, from time to time, at their own expense, where, in the judgment of the Local Authority, the circumstances are such as to allow of such disinfection being reasonably required :

For prescribing the mode in which such cleansing and such disinfection are to be effected.

(2.) If the owner, lessee, or occupier of any such place does any act in contravention of any such Regulations, or fails in any respect to observe the same, then, without prejudice to any other liability consequent thereon, it shall not be lawful for him or any other person at any time thereafter, without permission in writing of the Local Authority, to hold a market, fair, sale, or exhibition of animals in that place, or to use that lair or place for animals ; and the holding therein of any market, fair, sale, or exhibition of animals, or the use of that lair or place for animals, shall be and the same is hereby prohibited accordingly.

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(3.) No regulation made by a Local Authority under this article shall apply to any markets, fairs, sale-yards, places of exhibition, lairs, or other places used for animals, with respect to which special provisions for cleansing and disinfection are or may be made by any Order in Council or Order of the Lord Lieutenant.

CHAPTER 14.—MISCELLANEOUS.

Publication of Orders by Local Authority.

28. When an Order in Council, or an Order of the Lord Lieutenant, is sent, under the Act of 1894, to a Local Authority for publication, the Order shall be published by that Local Authority, either by advertisement or by notice in a newspaper circulating in the district of that Local Authority, or by means of handbills containing copy of or an abstract from such Order either distributed to persons affected by the Order or affixed to places where local notices are usually exhibited in the district of that Local Authority, or in such other manner as the Local Authority consider best fitted to insure publicity for the same.

Orders and Regulations of Local Authority.

29.—(1.) Every order or regulation made by a Local Authority under any Order in Council shall be published by advertisement in a newspaper circulating in the District of the Local Authority, or in such other manner as the Local Authority consider best fitted to insure publicity for the same.

(2.) A Local Authority may by any order or regulation revoke or alter any former order or regulation made by them.

(3.) A Local Authority shall forthwith send to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, a copy of every order or regulation made by them.

(4.) If the Lord Lieutenant is satisfied on inquiry, with respect to any order or regulation made by a Local Authority, that the same is for any reason objectionable, and direct the revocation thereof, the same shall thereupon cease to operate.

Printed Documents and Forms.

30. Except where it is otherwise provided for in any Order in Council a Local Authority shall provide and supply, without charge, printed copies of documents or forms requisite under the Act of 1894 or any Order in Council.

Local Authority to enforce Order.

31. The provisions of this Order, except where it is otherwise provided, shall be executed and enforced by the Local Authority.

Returns of Expenditure.

32. Every Local Authority shall at the end of each calendar month furnish to the Chief Secretary in the form given in the Second Schedule, the particulars of the amount claimed by such Local Authority to be payable to its Treasurer for and in respect of such month, under the provisions of Section 72 of the Act of 1894.

Interpretation.

33. In this Order, unless the context otherwise requires:—

“The Act of 1894” means the Diseases of Animals Act, 1894:

“Cattle” means bulls, cows, oxen, heifers, and calves:

“Animals” means cattle, sheep, and goats, and all other ruminating animals, and swine:

“Foreign,” applied to animals and things, means brought to the United Kingdom from any country out of the United Kingdom:

“Disease” includes with the diseases specified in the Act of 1894 (that is cattle-plague, contagious pleuro-pneumonia of cattle, foot-and-mouth disease, sheep-pox, sheep-scab, and swine-fever), glanders (including farcy), rabies, and anthrax:

“Diseased” or “suspected” means affected with disease or suspected of being diseased:

“Fodder” means hay or other substances commonly used for food of animals:

“Litter” means straw or other substance commonly used for bedding or otherwise for or about animals:

“Master” includes a person having the charge or command of a vessel:

“Van” means a vehicle constructed for moving animals by road:

Other terms have the same meaning as in the Act of 1894.

Revocation of Orders.

34. The Orders described in the Third Schedule to this Order, to the extent described in that Schedule, are hereby from and after the commencement of this Order revoked: Provided that such revocation shall not invalidate or make unlawful anything done under the Orders or the parts of the Orders hereby revoked, or affect any licence or authority granted, or any right, title, obligation, or liability accrued thereunder before the commencement of this Order, or interfere with the institution or prosecution of any proceedings in respect of any offence committed against, or any penalty incurred under, the Orders or the parts of the Orders hereby revoked before the commencement of this Order.

Existing Orders of Lord Lieutenant.

35. All Orders made by the Lord Lieutenant as to inspections at ports or places of embarkation of animals intended for exportation under any Order by this Order revoked, and in force immediately before the commencement of this Order, shall be deemed to have been made under this Order, and shall continue in force until altered or revoked.

Existing Regulations of Local Authority.

36. All Regulations made by a Local Authority as to the cleansing and disinfection of markets, fairs, sale-yards, places of exhibition, lairs, or other places used for animals under any Order by this Order revoked, and in force immediately before the commencement of this Order, shall be deemed to have been made under this Order, and shall continue in force until altered or revoked by the Local Authority or by the Lord Lieutenant.

Commencement.

37. This Order shall come into operation on the First day of May, one thousand eight hundred and ninety-five.

Short Title.

38. This Order may be cited as THE ANIMALS (TRANSIT AND GENERAL) (IRELAND) ORDER OF 1895.

Given at the Council Chamber, Dublin Castle, this 19th day of April. 1895.

S. Walker, C.

Morria.

MacDermot, A.G.

FIRST SCHEDULE.

FORM I.

PORT OF _____

Application is hereby made for a Certificate of Health and a Licence to remove the Animal or Animals (as the case may be) described in the subjoined Schedule, for exportation from the above-named Port in Ireland to the Port of _____ in Great Britain.

Description of Animals.	No. of Animals.		Name and Address of Owner or Owners of Animal or Animals.
	In Writing.	In Figures.	
Cattle,			
Sheep,			
Swine,			
Goats,			
Ruminant Animals not de- scribed as above, . . .			
Total No. of Animals, .			

Ex^d by _____

Signature of Applicant _____

Residence _____

Dated this the _____ day of _____ 18

To the Inspector in behalf of the Veterinary Department of the
Privy Council at the above-named Port in Ireland

FORM II.—[CERTIFICATE OF HEALTH AND LICENCE FOR EXPORTATION]

I, being appointed by the Lord Lieutenant as an Inspector at the above-named Port in Ireland, having examined the Animal or each of the Animals (as the case may be) described in the above Schedule, do hereby certify, after due examination and inquiry, that as far as I can ascertain, the Animal or each of the Animals (as the case may be) described in the aforesaid Schedule is or are (as the case may be) free from disease, and do hereby licence its or their removal on this the _____ day of _____ 18, from the above-named Port in Ireland, to the above-named Port in Great Britain.

Signature of Inspector _____

NOTICE.

It is provided by the 51st, 52nd, and 65th sections of "The Diseases of Animals Act, 1894," that any person doing anything in contravention of an Order in Council shall, for each such offence, be liable :—

(I.) To a penalty not exceeding Twenty Pounds ; or,

(II.) If the offence is committed with respect to more than four animals, to a penalty not exceeding Five Pounds for each Animal.

THE SECOND SCHEDULE.

Poor Law Union of _____

The Diseases of Animals Act, 1894.

LIST OF PAYMENTS made by the Board of Guardians of the above Union during the Month of _____

18 , as Compensation to Owners of Slaughtered Animals, and Remuneration to Inspector and other Officers under the provisions of "The Diseases of Animals Act, 1894," and the Orders thereunder.

1.	2.	3.		4.	5.	6.	7.	8.	9.
Date of Order for Payment.	Date of Execution of Order for Slaughter.	Name and Address of Owner of Slaughtered Animal.		Description of Animal.	Amount of Compensation actually paid by the Guardians to the Owner.	Amount, if any, realized by Guardians by disposal of Carcase.	Net Expenditure of the Guardians (being the difference between the sums set forth in the two previous columns.)	Amount claimed by the Guardians from the General Cattle Diseases Fund (being half the amount set forth in Column 7, or the whole in any case in which it can be claimed under Sec. 73 of the Act.)	Remuneration and Allowances to Inspector and other Officers.
		Name.	Address.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	
									Name of Inspector, Amounts paid to Inspector, £ Dates of Payment. * Period for which above payment was made, Name of other Officer (if any), Amount paid to such Officer, Date of Payment, * Period for which above payment was made, Total of above Payments, £— Amount of Repayment } £ claimed (being one-half) * If the remuneration to Inspector or other Officer is by the week or month, state the weeks or months for which payment is made. If the remuneration is by the case, state the particulars and date of each case.
		Total,							REMARKS.
Add Total Amount of Remuneration to Inspector and other Officer as set forth in Column 9, and Amount claimed,									
Gross Total of Expenditure and Amount claimed,									

We certify the above to be correct, and that the several Sums ordered to be paid as Compensation, and as Remuneration to the Inspector and other Officers, have been actually paid.

Chairman of the Board of Guardians.

Clerk of the Union.

Date.

To

The Chief or Under Secretary,
Dublin Castle.

THIRD SCHEDULE.

Orders Revoked.

Date.	Short Title.	Extent of Revocation.
31st May, 1880.	The Animals (Ireland) Order,	Part III., Part IV., except chapter 26 (Water Supply on Railways), Part VI., and also the Third and Fourth Schedules.
11th May, 1886.	The Animals (Ireland) Amendment Order of 1886.	The whole Order.

**THE WATER SUPPLY ON RAILWAYS
(IRELAND) ORDER OF 1895.**

HOUGHTON.

By the Lord Lieutenant and Privy Council in
Ireland.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Diseases of Animals Act, 1894, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Water Supply on Railways.

1. The railway companies working the railways named in the First Schedule to this Order shall make a provision of water to the satisfaction of the Privy Council, at each of the stations therein named, for animals carried or about to be carried or having been carried on those railways.

Revocation of Order.

2. The Order described in the Second Schedule to this Order, to the extent described in that Schedule, is hereby from and after the commencement of this Order revoked: Provided that such revocation shall not interfere with the institution or prosecution of any proceeding in respect of any offence committed against, or any penalty incurred under, the part of the Order hereby revoked before the commencement of this Order.

Commencement.

3. This Order shall come into operation on the First day of May, one thousand eight hundred and ninety-five.

Short Title.

4. This Order may be cited as THE WATER SUPPLY ON RAILWAYS (IRELAND) ORDER OF 1895.

Given at the Council Chamber, Dublin Castle,
this 19th day of April, 1895.

S. Walker, C.

Morris.

MacDermot, A.-G.

THE FIRST SCHEDULE.

Railway Stations at which Water is to be provided for Animals.

Name of Station.	Name of Railway.	Name of Station.	Name of Railway.
Abbeyfeale, . . .	Limerick and Kerry	Ballyshannon, . . .	Great Northern
Abbeyleix, . . .	Kilkenny Junction	Ballywillan, . . .	Midland Great Western
Adare, . . .	Waterford and Limerick	Ballywilliam, . . .	Great Southern and Western
Antrim, . . .	Belfast and Northern Counties	Baltimore, . . .	Baltimore and Skibbereen Light
Antrim, . . .	Great Northern	Baltinglass, . . .	Great Southern and Western
Ardglass, . . .	Belfast and County Down	Banagher, . . .	Clara and Banagher
Ardrahan, . . .	Athenry and Ennis	Banbridge, . . .	Great Northern
Ardsollus, . . .	Waterford and Limerick	Bandon, . . .	Cork, Bandon, and South Coast
Arigna, . . .	Cavan, Leitrim, and Roscommon Light	Bansha, . . .	Waterford and Limerick
Arklow, . . .	Dublin, Wicklow, and Wexford	Banteer, . . .	Great Southern and Western
Armagh, . . .	Great Northern	Bantry, . . .	Cork, Bandon, and South Coast
Askeaton, . . .	Waterford and Limerick	Beauparc, . . .	Great Northern
Athboy, . . .	Midland Great Western	Belcoo, . . .	Sligo, Leitrim, and Northern Counties
Athenry, . . .	Athenry and Ennis	Belfast, . . .	Belfast and County Down
Athenry, . . .	Midland Great Western	Belfast, . . .	Belfast and Northern Counties
Athlone, . . .	Great Southern and Western	Belfast, . . .	Great Northern
Athlone, . . .	Midland Great Western	Belleek, . . .	Great Northern
Athy, . . .	Great Southern and Western	Belmont, . . .	Clara and Banagher
Attanagh, . . .	Kilkenny Junction	Belturbet, . . .	Great Northern
Aughrim, . . .	Dublin, Wicklow, and Wexford	Belturbet, . . .	Cavan, Leitrim, and Roscommon Light
Bagnalstown, . . .	Great Southern and Western	Bennet's Bridge, . . .	Waterford and Central Ireland
Balbriggan, . . .	Great Northern	Beragh, . . .	Great Northern
Balla, . . .	Midland Great Western	Bessbrook, . . .	Great Northern
Ballaghaderreen, . . .	Midland Great Western	Birdhill, . . .	Great Southern and Western
Ballina, . . .	Midland Great Western	Birdhill, . . .	Waterford and Limerick
Ballinabinch, . . .	Belfast and County Down	Blessington, . . .	Dublin and Blessington Steam Tram
Ballinamore, . . .	Cavan, Leitrim, and Roscommon Light	Borris, . . .	Great Southern and Western
Ballinasloe, . . .	Midland Great Western	Boyle, . . .	Midland Great Western
Ballinderry, . . .	Great Northern	Bray, . . .	Dublin, Wicklow and Wexford
Ballineen, . . .	Cork, Bandon, and South Coast	Brurea, . . .	Great Southern and Western
Ballinlough, . . .	Midland Great Western	Buncrana, . . .	Londonderry and Lough Swilly
Ballinrobe, . . .	Midland Great Western	Bundoran, . . .	Great Northern
Ballybay, . . .	Great Northern	Eundoran Junction, . . .	Great Northern
Ballybrophy, . . .	Great Southern and Western	Buttevant, . . .	Great Southern and Western
Ballycastle, . . .	Ballycastle	Cabra, . . .	Great Southern and Western
Ballyclare, . . .	Belfast and Northern Counties	Caherciveen, . . .	Great Southern and Western
Ballydehob, . . .	Schull and Skibbereen Light	Cahir, . . .	Waterford and Limerick
Ballyglunin, . . .	Athenry and Tuam	Camolin, . . .	Dublin, Wicklow, and Wexford
Ballyhale, . . .	Waterford and Central Ireland	Cappoquin, . . .	Waterford, Dungarvan, and Lis-
Ballyhaunis, . . .	Midland Great Western		more
Ballymena, . . .	Belfast and Northern Counties	Carberry, . . .	Midland Great Western
Ballymoney, . . .	Ballycastle	Carlow, . . .	Great Southern and Western
Ballymoney, . . .	Belfast and Northern Counties	Carrickfergus, . . .	Belfast and Northern Counties
Ballymote, . . .	Midland Great Western	Carrickhue, . . .	Belfast and Northern Counties
Ballymurry, . . .	Midland Great Western	Carrickmacross, . . .	Great Northern
Ballyragget, . . .	Kilkenny Junction		

THE FIRST SCHEDULE—continued.

Name of Station.	Name of Railway.	Name of Station.	Name of Railway.
Carrick-on-Shannon,	Midland Great Western	Dungiven,	Limavady and Dungiven
Carrick-on-Suir,	Waterford and Limerick	Dunlavin,	Great Southern and Western
Castlebar,	Midland Great Western	Dunleer,	Great Northern
Castlebellingham,	Great Northern	Dunmanway,	Cork, Bandon, and South Coast
Castleblayney,	Great Northern	Durrow,	Waterford, Dungarvan, and Lis-
Castledawson,	Belfast and Northern Counties		more
Castlederg,	Victoria Bridge Steam Tram	Edenderry,	Midland Great Western
Castlegregory,	Tralee and Dingle Light	Edgeworthstown,	Midland Great Western
Castleisland,	Great Southern and Western	Emly,	Great Southern and Western
Castlemaine,	Great Southern and Western	Enfield,	Midland Great Western
Castlereagh,	Midland Great Western	Ennis,	Athenry and Ennis
Castletown,	Midland Great Western	Ennis,	Waterford and Limerick
Castletownroche,	Great Southern and Western	Ennisceorty,	Dublin, Wicklow, and Wexford
Cavan,	Great Northern	Enniskeane,	Cork, Bandon, and South Coast
Cavan,	Midland Great Western	Enniskillen,	Great Northern
Charleville,	Great Southern and Western	Enniskillen,	Sligo, Leitrim, and Northern
Clara,	Great Southern and Western		Counties
Clara,	Midland Great Western	Ennistymon,	West Clare
Clare Castle,	Waterford and Limerick	Fahan,	Londonderry and Lough Swilly
Claremorris,	Midland Great Western	Farranfore,	Great Southern and Western
Claremorris,	Tuam and Claremorris	Ferbane,	Clara and Banagher
Clonakilty,	Cork, Bandon, and South Coast	Fermoy,	Great Southern and Western
Clones,	Great Northern	Fermoy,	Waterford, Dungarvan, and Lis-
Clonmel,	Waterford and Limerick		more
Clonmel,	Southern	Fermoy,	Fermoy and Mitchelstown
Cloughjordan,	Great Southern and Western	Ferna,	Dublin, Wicklow, and Wexford
Coachford,	Cork and Muskerry Light	Fethard,	Southern
Colbinstown,	Great Southern and Western	Fintona,	Great Northern
Coleraine,	Belfast and Northern Counties	Float,	Midland Great Western
Collooney,	Midland Great Western	Foxford,	Midland Great Western
Collooney,	Sligo, Leitrim, and Northern	Foynes,	Waterford and Limerick
	Counties	Galway,	Midland Great Western
Comber,	Belfast and County Down	Garvagh,	Belfast and Northern Counties
Cookstown,	Belfast and Northern Counties	Geashill,	Great Southern and Western
Cookstown,	Great Northern	Gibbstown,	Midland Great Western
Cootehill,	Great Northern	Glasslough,	Great Northern
Cork,	Cork, Bandon, and South Coast	Glenbeigh,	Great Southern and Western
Cork,	Cork and Macroom	Goold's Cross,	Great Southern and Western
Cork (Glanmire),	Great Southern and Western	Gorey,	Dublin, Wicklow, and Wexford
Cork (Western-road),	Cork and Muskerry Light	Gort,	Athenry and Ennis
Corrofin,	West Clare	Greenore,	Dundalk, Newry, and Greenore
Craughwell,	Athenry and Ennis	Greystones,	Dublin, Wicklow, and Wexford
Crookstown Road,	Cork and Macroom	Harristown,	Great Southern and Western
Croom,	Great Southern and Western	Hazlehead,	Great Southern and Western
Crossdoney,	Midland Great Western	Headfort Junction,	Great Southern and Western
Crossgar,	Belfast and County Down	Hill of Down,	Midland Great Western
Crumlin,	Great Northern	Hillsborough,	Great Northern
Crusheen,	Athenry and Ennis	Horseleap,	Midland Great Western
Cullybackey,	Belfast and Northern Counties	Inniskeen,	Great Northern
Dervock,	Ballycastle	Irvinestown,	Great Northern
Dingle,	Tralee and Dingle Light	Kanturk,	Great Southern and Western
Donaghadee,	Belfast and County Down	Kella,	Great Northern
Donamon,	Midland Great Western	Kenmare,	Great Southern and Western
Donegal,	Donegal	Kesh,	Great Northern
Donoughmore,	Cork and Muskerry Light	Kilbarry,	Great Southern and Western
Doonbeg,	South Clare	Kilcock,	Midland Great Western
Downpatrick,	Belfast and County Down	Kilcool,	Dublin, Wicklow, and Wexford
Drinoleague Junction,	Cork, Bandon, and South Coast	Kilcrea,	Cork and Macroom
Drogheda,	Great Northern	Kildare,	Great Southern and Western
Dromod,	Midland Great Western	Kilfree Junction,	Midland Great Western
Dromod,	Cavan, Leitrim, and Roscommon	Kilkee,	South Clare
	Light	Kilkenny,	Great Southern and Western
Dromore Road,	Great Northern	Kilkenny,	Waterford and Central Ireland
Drumree,	Midland Great Western	Kilkenny,	Kilkenny Junction
Drumshambo,	Cavan, Leitrim, and Roscommon	Killagan,	Belfast and Northern Counties
	Light	Killala,	Midland Great Western
Drumsna,	Midland Great Western	Killaloe,	Waterford and Limerick
Dublin (Amiens-	Great Northern	Killarney,	Great Southern and Western
street),		Killeagh,	Great Southern and Western
Dublin (Broadstone),	Midland Great Western	Killeshandra,	Midland Great Western
Dublin (Harcourt-	Dublin, Wicklow, and Wexford	Killorglin,	Great Southern and Western
street),		Killucan,	Midland Great Western
Dublin (King's-	Great Southern and Western	Killurin,	Dublin, Wicklow, and Wexford
bridge),		Killybegs,	Donegal
Dunboyne,	Midland Great Western	Killylea,	Great Northern
Dundalk Junction,	Great Northern	Kilmacthomas,	Waterford, Dungarvan, and Lis-
Dundalk (Barrack-	Great Northern		more
street),		Kilmainham Wood,	Midland Great Western
Dundrum (Down),	Belfast and County Down	Kilmallock,	Great Southern and Western
Dundrum (Co. Tip-	Great Southern and Western	Kilmessan,	Midland Great Western
perary),		Kilrush,	South Clare
Dunganon,	Great Northern	Kingscourt,	Midland Great Western
Dungarvan,	Waterford, Dungarvan, and Lis-	Kinsale,	Cork, Bandon, and South Coast
	more.		

THE FIRST SCHEDULE--continued.

Name of Station.	Name of Railway.	Name of Station.	Name of Railway.
Knockcroghery, .	Midland Great Western	Oldcastle, .	Great Northern
Knocklong, .	Great Southern and Western	Omagh, .	Great Northern
Larne, .	Belfast and Northern Counties	Oranmore, .	Midland Great Western
Larne, .	Belfast and Northern Counties (Ballymena and Larne Branch)	Ovoca, .	Dublin, Wicklow, and Wexford
Letterkenny, .	Letterkenny	Pallas, .	Waterford and Limerick
Liffey Junction, .	Midland Great Western	Parsonstown, .	Great Southern and Western
Limavady, .	Belfast and Northern Counties	Patrick's Well, .	Great Southern and Western
Limerick, .	Great Southern and Western	Patrick's Well, .	Waterford and Limerick
Limerick, .	Waterford and Limerick	Portadown, .	Great Northern
Limerick Junction, .	Great Southern and Western	Portarlinton, .	Great Southern and Western
Limerick Junction, .	Waterford and Limerick	Portrush, .	Belfast and Northern Counties
Lisburn, .	Great Northern.	Poyntzpass, .	Great Northern
Lismore, .	Waterford, Dungarvan, & Lismore	Quin, .	Waterford and Limerick
Lisnaskea, .	Great Northern	Randalstown, .	Belfast and Northern Counties
Listowel, .	Limerick and Kerry	Rathdrum, .	Dublin, Wicklow, and Wexford
Londonderry, .	Belfast and Northern Counties	Rathkeale, .	Rathkeale and Newcastle
Londonderry, .	Londonderry and Lough Swilly	Rathmore, .	Great Southern and Western
Londonderry, .	Great Northern	Rathvilly, .	Great Southern and Western
Longford, .	Midland Great Western	Roscommon, .	Midland Great Western
Loughgilly, .	Great Northern	Roscrea, .	Great Southern and Western
Loughrea, .	Midland Great Western	Rush, .	Great Northern
Lurgan, .	Great Northern	Saintfield, .	Belfast and County Down
Macroom, .	Cork and Macroom	Sallins, .	Great Southern and Western
Magherafelt, .	Belfast and Northern Counties	Scarva, .	Great Northern
Maguire's Bridge, .	Great Northern	Schull, .	Schull and Skibbereen Light
Maguire's Bridge, .	Clogher Valley	Shillelagh, .	Dublin, Wicklow, and Wexford
Mallow, .	Great Southern and Western	Skerries, .	Great Northern
Manorhamilton, .	Sligo, Leitrim, & Northern Counties	Skibbereen, .	Ilen Valley
Markethill, .	Great Northern	Skibbereen, .	Schull and Skibbereen Light
Maryborough, .	Great Southern and Western	Sligo, .	Midland Great Western
Maryborough, .	Kilkenny Junction	Strabane, .	Great Northern
Maynooth, .	Midland Great Western	Strabane, .	Donegal
Middleton, .	Great Southern and Western	Stranorlar, .	Donegal
Millford, .	Great Southern and Western	Streamstown, .	Midland Great Western
Millstreet, .	Great Southern and Western	Tallow Road, .	Waterford, Dungarvan, & Lismore
Miltown, .	Claremorris and Tuam	Tandragee, .	Great Northern
Miltown Malbay, .	South Clare	Templemore, .	Great Southern and Western
Miltown Malbay, .	West Clare	Terenure, .	Dublin and Blessington Steam Tram
Mitchelstown, .	Fernov and Mitchelstown	Thomastown, .	Waterford and Central Ireland
Moate, .	Midland Great Western	Thurles, .	Great Southern and Western
Mogeely, .	Great Southern and Western	Thurles, .	Southern
Mohill, .	Cavan, Leitrim, & Roscommon Light	Timoleague, .	Timoleague and Courtmacsherry Light
Molahiffe, .	Great Southern and Western	Tinahely, .	Dublin, Wicklow, and Wexford
Monaghan, .	Great Northern	Tipperary, .	Waterford and Limerick
Monasterevan, .	Great Southern and Western	Toome Bridge, .	Belfast and Northern Counties
Moneymore, .	Belfast and Northern Counties	Tralee, .	Great Southern and Western
Mountmellick, .	Waterford and Central Ireland	Tralee, .	Limerick and Kerry
Mountrath, .	Great Southern and Western	Tralee, .	Tralee and Dingle Light
Mullingar, .	Midland Great Western	Trew and Moy, .	Great Northern
Multyfarnham, .	Midland Great Western	Trim, .	Midland Great Western
Naas, .	Great Southern and Western	Tuam, .	Athenry and Tuam
Navan, .	Great Northern	Tuam, .	Tuam and Claremorris
Navan, .	Midland Great Western	Tubber, .	Athenry and Ennis
Nenagh, .	Great Southern and Western	Tullamore, .	Great Southern and Western
Newbridge, .	Great Southern and Western	Tullow, .	Great Southern and Western
Newcastle, .	Belfast and County Down	Tynan, .	Clogher Valley
Newcastle, .	Dublin, Wicklow, and Wexford	Tynan and Caledon, .	Great Northern
Newcastle, .	Limerick and Kerry	Victoria Bridge, .	Great Northern
Newcastle, .	Rathkeale and Newcastle	Virginia Road, .	Great Northern
Newmarket, .	Kanturk and Newmarket	Warrenpoint, .	Great Northern
Newport, .	Achill Extension	Waterford, .	Waterford and Central Ireland
New Ross, .	Dublin, Wicklow, and Wexford	Waterford, .	Waterford and Limerick
Newry, .	Dundalk, Newry, and Greenore	Waterford, .	Waterford, Dungarvan, and Lismore
Newry, .	Great Northern	Westport, .	Midland Great Western
Newtownards, .	Belfast and County Down	Wexford, .	Dublin, Wicklow, and Wexford
Newtownstewart, .	Great Northern	Wicklow, .	Dublin, Wicklow, and Wexford
Nobber, .	Midland Great Western	Wilkinstown, .	Midland Great Western
North Wall Stations, {	London and North Western	Woodlawn, .	Midland Great Western
Dublin, .	Midland Great Western	Youghal, .	Great Southern and Western

THE SECOND SCHEDULE.

Order Revoked.

Date.	Short Title.	Extent of Revocation.
1890.		
31st May, .	The Animals (Ireland) Order, .	The whole of Chapter 26 (Water Supply on Railways) and the Sixth Schedule

THE CATTLE PLAGUE (IRELAND) ORDER OF 1895.

By the Lords Justices and Privy Council in Ireland.

S. WALKER, C.

WE, the Lords Justices-General and General Governors of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Diseases of Animals Act, 1894, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Notice of Disease.

1.—(1.) Every person having or having had in his possession or under his charge an animal affected with or suspected of cattle-plague shall with all practicable speed give notice of the fact of the animal being so affected or suspected to a Constable of the police force for the police District wherein the animal so affected or suspected is or was.

(2.) The Constable receiving such notice shall immediately transmit the information by telegraph to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.

(3.) The Constable shall also forthwith give information of the receipt by him of the notice to an Inspector of the Local Authority, and to the Local Authority.

Duty of Inspector to act immediately.

2.—(1.) An Inspector of a Local Authority on receiving in any manner whatsoever information of the supposed existence of cattle-plague, or having reasonable ground to suspect the existence of cattle-plague, shall proceed with all practicable speed to the place where such disease, according to the information received by him, exists, or is suspected to exist, and shall there and elsewhere put in force and discharge the powers and duties conferred and imposed on him as Inspector by or under the Act of 1894 and this Order.

(2.) The Inspector shall forthwith report to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, the information received by him, and his proceedings thereon.

(3.) Every such Inspector shall, on leaving any premises in which cattle-plague exists or is suspected to exist, thoroughly wash his hands with soap and water and disinfect his boots and clothes.

No Movement out of Place where Cattle-Plague Exists or is Suspected.

3. No animal, horse, ass, mule, or dog, and no carcase, fodder, litter, dung, utensil, pen, hurdle, or other thing shall be moved out of a building or inclosed place in which cattle-plague exists, or is suspected to exist, or has within ten days existed or been suspected to exist.

Duty of Local Authority and Police in Cattle-Plague.

4.—(1.) Where by virtue of a declaration of an Inspector of a Local Authority (under section five of the Act of 1894) a shed, field, or other place has become a place infected with cattle-plague, the Local Authority shall take all necessary and proper measures, pending the arrival of an Inspector or Officer appointed by the Lord Lieutenant, to enforce the observance of the law relating to cattle-plague, and shall place constables or other proper officers at the entrance of that shed, field, or other place.

(2.) After the arrival of the Inspector or Officer appointed by the Lord Lieutenant the Local Authority and their Officers, and all constables and police officers,

shall assist him to carry into effect and enforce the law relating to cattle-plague, and shall do or cause to be done all things necessary for the effectual execution of the same.

Rules for Cattle-Plague Infected Place.

5.—Rule 1. Animals, horses, asses, mules, or dogs shall not be moved into or out of an Infected Place except with a Licence of a duly authorized Inspector or Officer.

Rule 2. Carcases, fodder, litter, dung, utensils, pens, hurdles, or other things shall not be removed from an Infected Place except with the permission in writing of a duly authorized Inspector or Officer.

Rule 3. No person (except the person tending the animal) shall, unless by the permission in writing of a duly authorized Inspector or Officer, enter any shed, field, or other place, being part of an Infected Place, in which a diseased or suspected animal is or has recently been kept.

Rule 4. Every person upon leaving any such shed, field, or other place shall thoroughly wash his hands with soap and water and disinfect his boots and clothes.

Removal of Dung or other Things.

6. It shall not be lawful for any person to send or carry, or cause to be sent or carried, on a railway, canal, river, or inland navigation, or in a coasting vessel, or on a highway or thoroughfare, any dung, fodder, litter, or thing that has been in an Infected Place, or that has been in any place in contact with or used about a diseased or suspected animal, except with a Licence of a duly authorized Inspector or Officer.

Prohibition of Movement.

7.—(1.) An Inspector of a Local Authority or an Inspector appointed by the Lord Lieutenant may give a notice in writing (in the Form D set forth in the First Schedule to this Order or to the like effect) to the owner or person in charge of any animal prohibiting the movement of such animal from or out of any farm, field, shed, sty, or other place, and after the service of such notice it shall not be lawful for any person, until such notice be withdrawn by a further notice in writing (in the Form E set forth in the First Schedule to this Order or to the like effect) signed by an Inspector of the Local Authority, or by an Inspector appointed by the Lord Lieutenant, as the case may be:—

- (a.) to move such animal from or out of such place as aforesaid; or
- (b.) to move from or out of such place as aforesaid any other animal that may be thereon or therein: or
- (c.) to move any other animal on to or into such place as aforesaid; or
- (d.) to permit any other animal to come in contact with any animal to which the notice applies.

(2.) The Inspector shall with all practicable speed send copies of any notice given by him under this Article to:—

- (i.) The Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle;
- (ii.) The Local Authority; and
- (iii.) The Police Officer in charge of the nearest Police Station of the District.

Disposal of Carcases.

8.—(1.) The carcase of an animal which at the time of its death was affected with or suspected of cattle-plague (other than an animal slaughtered by order of

the Privy Council under the Act of 1894) shall be disposed of by the Local Authority as follows :—

- (i.) Either the Local Authority shall cause the carcase to be buried as soon as possible in its skin in some proper place at a depth of not less than six feet below the surface of the earth, and to be covered with a sufficient quantity of quicklime or other disinfectant ;
- (ii.) Or the Local Authority may, if authorized by Licence of the Lord Lieutenant, cause the carcase to be destroyed, under the inspection of the Local Authority, in the mode following :—The carcase shall be disinfected, and shall then be taken, in charge of an Officer of the Local Authority, to a horse-slaughterer's or knacker's yard approved for the purpose by the Lord Lieutenant, or other place so approved, and shall be there destroyed by exposure to a high temperature, or by chemical agents.

(2.) With the view to the execution of the foregoing provisions of this Article the Local Authority may make such regulations as they think fit for prohibiting or regulating the removal of carcases or for securing the burial or destruction of the same.

(3.) Where under this Article a Local Authority cause a carcase to be buried they shall first cause the skin to be so slashed as to be useless.

(4.) A Local Authority may cause or allow a carcase to be taken into the District of another Local Authority to be buried or destroyed, with the previous consent of that Local Authority, but not otherwise.

Digging up.

9. It shall not be lawful for any person, except with the Licence of the Lord Lieutenant, to dig up, or cause to be dug up, the carcase of any animal that has been buried.

Occupiers to give facilities for Cleansing.

10.—(1.) The owner and occupier and person in charge of any shed or other place which has been used for any animal while affected with or suspected of cattle-plague shall give all reasonable facilities to an Inspector or Officer duly authorized for the cleansing and disinfection of such place, and of any utensils, pens, hurdles, or other things used for or about such animals.

(2.) Any person failing to comply with the provisions of this Article shall be deemed guilty of an offence against the Act of 1894.

Cattle-Plague found in a Market, Railway Station, Grazing-Park, or other like Place, or during Transit.

11. If an animal is found to be affected with cattle-plague :—

- (a.) while exposed for sale or exhibited in a market, fair, sale-yard, place of exhibition, or other place ; or
- (b.) while placed in a lair or other place before exposure for sale ; or
- (c.) while being in or on a landing-place or wharf or railway station or other place during transit ; or
- (d.) while in course of being moved by land or by water ; or
- (e.) While being on common or uninclosed land ; or
- (f.) while being on or in a farm, field, yard, shed, sty, park, or other place wherein animals of different owners are taken in for shelter or for rest, or for grazing, or for any other purpose ; or

(g.) while being in any other place not in the possession or occupation or under the control of the owner of the animal ;

the following provisions shall apply (namely) :—

(Seizure of Animals.)

(i.) The Inspector of the Local Authority shall cause to be seized all the animals affected with cattle-plague, and also all animals being in or on the market, fair, sale-yard, place of exhibition, lair, landing-place, wharf, railway station, common, uninclosed land, farm, field, yard, shed, sty, park, or other such place as aforesaid, and shall forthwith transmit the information by telegraph to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.

(ii.) The Inspector of the Local Authority shall cause all such animals so seized to be detained at the place where they are seized, or to be moved to some convenient and isolated place and there detained.

(iii.) The Inspector of the Local Authority shall cause, so far as practicable, all the animals affected with cattle-plague to be kept separate during such movement and detention from animals not so affected.

(iv.) The animals so seized and detained shall not be moved from the place of detention except with the permission of the Lord Lieutenant.

(Declaration of Infected Place by Lord Lieutenant.)

(v.) The market, fair, sale-yard, place of exhibition, lair, landing-place, wharf, railway station, common, uninclosed land, farm, field, yard, shed, sty, park, or other such place as aforesaid, or any part thereof, in or on which an animal affected with cattle-plague is found in any case in which this Article applies shall not by reason thereof be declared to be an Infected Place or part of such an Infected Place except by the Lord Lieutenant.

(Disinfection in these Cases.)

(vi.) In case of an animal being found to be affected with cattle-plague in or on any such market, fair, sale, yard, place of exhibition, lair, landing-place, wharf, railway-station, common, uninclosed land, farm, field, yard, shed, sty, park, or other place as aforesaid, it shall not be lawful for the owner or occupier of such market or other place or any person to again use or allow to be used for animals that portion of the market or other place aforesaid where the diseased animal was found, unless and until a Veterinary Inspector has certified that that portion has been so far as practicable cleansed and disinfected.

(Reports.)

(vii.) The Inspector of the Local Authority acting under this Article shall forthwith report to the Local Authority, and the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, the proceedings taken by him thereunder.

(Expenses.)

(viii.) The Local Authority may recover summarily the expenses of the execution by them or by their Inspector or other Officer of the provisions of this Article from the owner of the animals seized or from the consignor or consignee thereof, who may recover the same from the owner by proceedings in any court of competent jurisdiction.

(Foreign Animals' Wharves, &c.)

(ix.) Nothing in this Article shall apply to a foreign animals' wharf or to a foreign animals' quarantine station or to a landing place for foreign animals.

E

Prohibition to Expose or Move Diseased or Suspected Animals.

12.—(1.) It shall not be lawful for any person :—

- (a.) to expose a diseased or suspected animal in a market or fair, or in a sale-yard, or other public or private place where animals are commonly exposed for sale ; or
- (b.) to place a diseased or suspected animal in a lair or other place adjacent to or connected with a market or a fair, or where animals are commonly placed before exposure for sale ; or
- (c.) to send or carry, or cause to be sent or carried, a diseased or suspected animal on a railway, canal, river, or inland navigation, or in a coasting vessel ; or
- (d.) to carry, lead, or drive, or cause to be carried, led, or driven, a diseased or suspected animal on a highway or thoroughfare ; or
- (e.) to place or keep a diseased or suspected animal on common or uninclosed land, or in a field or place insufficiently fenced, or in a field adjoining a highway unless that field is so fenced or situate that animals therein cannot in any manner come in contact with animals passing along that highway or grazing on the sides thereof ; or
- (f.) to graze a diseased or suspected animal on pasture being on the sides of a highway ; or
- (g.) to allow a diseased or suspected animal to stray on a highway or thoroughfare or on the sides thereof or on common or uninclosed land or in a field or place insufficiently fenced.

(2.) But this Article shall operate subject to any provisions of any Article of this Order providing for or directing the movement of animals in cases therein mentioned.

(3.) The provisions of the last preceding Article of this Order with respect to the seizure and detention of animals under that Article shall apply to the case of any animal exposed or otherwise dealt with in contravention of this Article.

Food and Water during Detention.

13. An Inspector, Officer, or Constable detaining an animal under the Act of 1894, or this Order, shall cause it to be supplied with requisite food and water during its detention ; and the expenses incurred by him in respect thereof may be recovered summarily from the person having charge of the animal or from its owner.

Declaration of Slaughter-House an Infected Place by Lord Lieutenant only.

14. A Slaughter-house in which an animal affected with cattle-plague or the carcass of an animal that was affected with cattle-plague is found shall not, by reason thereof, be declared to be an Infected Place except by the Lord Lieutenant.

Ascertainment of Value for Compensation in Ireland.

15. Where in Ireland an animal is slaughtered on account of cattle-plague by order of the Privy Council under the provisions of the Act of 1894 the value of the animal for compensation shall be ascertained as follows :—

(i.) If within fourteen days after the receipt of notice in writing from an Inspector or Officer of the Veterinary Department of the valuation of the animal the owner of the animal or his agent does not give a counter-notice in writing stating in effect that he disputes the valuation made on behalf of the Privy Council the compensation shall be paid on that valuation.

(ii.) If the owner gives such a notice, then the question of the value of the animal shall by virtue of this Article stand referred to the arbitration of a single arbitrator, who shall make his award ready

for delivery within seven days after he is appointed, and the provisions of the Common Law Procedure Amendment Act (Ireland), 1856, shall apply to the reference and arbitration.

(iii.) An Arbitrator may be appointed by an agreement in writing signed by an Inspector or Officer of the Veterinary Department and by the owner of the animal or his agent.

(iv.) In case no such agreement is entered into within seven days after the service of the counter-notice by the owner or his agent, either party may, having given notice to the other party of the place and time of his intended application, apply to a court of summary jurisdiction to appoint an arbitrator, and such court may accordingly appoint an arbitrator, as if such court were a court or judge within the meaning of the Common Law Procedure Amendment Act (Ireland), 1856.

(v.) If a higher valuation is awarded than the valuation specified in the notice given by the Inspector or Officer of the Veterinary Department, then the Privy Council shall pay the cost of the reference and award and all costs incurred by the owner with respect to the arbitration when ascertained, but otherwise the costs of the reference and award and all costs incurred by the Privy Council with respect to the arbitration when ascertained as aforesaid may be deducted by the Privy Council from the sum payable to the owner as compensation under the award.

Regulations as to Movement Licences.

16.—(1.) The person granting a Movement Licence under this Order shall forthwith send a copy of such Licence to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.

(2.) Every Movement Licence granted under the provisions of this Order shall, after the expiration of the period for which such Licence is available, be delivered with all practicable speed by the owner or person in charge of the animals, horses, asses, mules, or dogs moved at the nearest police station of the district in which the place where the animals, horses, asses, mules, or dogs were moved under such Licence is situate.

(3.) Every such Movement Licence when received by the police shall, with all practicable speed, be transmitted to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.

Production of Licences : Names and Addresses.

17.—(1.) Every person in charge of an animal, horse, ass, mule, dog, carcass, or thing being moved, where under this Order or under any regulation made by a Local Authority under this Order a Movement Licence is necessary, shall, on demand of a Justice, or of a Constable, or of an Inspector, or Officer appointed or authorized by the Lord Lieutenant, or of an Inspector of a Local Authority, produce and show to him the Movement Licence, if any, authorizing the movement, and shall allow it to be read and a copy of or an extract from it to be taken by the person to whom it is produced.

(2.) Every person so in charge shall, on demand as aforesaid, give his name and address to the Justice or Constable, or Inspector or Officer.

Provisions as to Regulations of Local Authority.

18.—(1.) Every Local Authority shall forthwith send to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, a copy of every regulation made by them under this Order.

(2.) If the Lord Lieutenant is satisfied on inquiry, with respect to any notice served or any regulation made by a Local Authority under this Order, that the same is for any reason objectionable, and directs the revocation thereof, the same shall thereupon cease to operate.

Movement of Animals, &c., with Special Licence.

19. Notwithstanding anything in this Order, any animal, horse, ass, mule, dog, carcase, or thing may be moved in any circumstances with a Licence of a duly authorized Inspector or Officer, which Licence will only be granted where the Lord Lieutenant, after inquiry, is satisfied that exceptional circumstances render the movement necessary or expedient.

Powers of the Lord Lieutenant.

20. Any powers by this Order conferred upon a Local Authority, or an Inspector of a Local Authority, may at any time be exercised by the Lord Lieutenant or an Inspector appointed by the Lord Lieutenant respectively.

Local Authority to Enforce Order.

21. The provisions of this Order, except where it is otherwise provided, shall be executed and enforced by the Local Authority.

Offences.

22.—(1.) If an animal, horse, ass, mule, or dog, or any thing is moved in contravention of this Order, or of a notice served under this Order, or of the conditions of a Movement Licence thereunder, the owner of the animal, horse, ass, mule, dog, or thing, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the animal, horse, ass, mule, dog, or thing, and the owner and the charterer and the master of the vessel in which it is moved, and the consignee or other person receiving or keeping it knowing it to have been moved in contravention as aforesaid, and the occupier of the place from which the animal, horse, ass, mule, dog, or thing is moved, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1894.

(2.) If, in contravention of any regulation made by a Local Authority under this Order, a carcase is removed or is not buried or is not destroyed, the owner of the carcase, and the person for the time being in charge thereof, and the person causing, directing, or permitting the removal, and the person removing or conveying the carcase, and the consignee or other person receiving or keeping it knowing it to have been removed in contravention as aforesaid, and the person failing to bury or destroy the carcase, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1894.

(3.) If a person in charge of an animal, horse, ass, mule, dog, carcase, or thing being moved, where under this Order or under any regulation made by a Local Authority under this Order, a Movement Licence is necessary, on demand made under this Order, fails to give his true name and address, or gives a false name or address, he shall be deemed guilty of an offence against the Act of 1894.

(4.) If an owner or person in charge of an animal, horse, ass, mule, or dog being moved, where under this Order a Movement Licence is necessary, fails to deliver such Licence at a police station as required by this Order, he shall be deemed guilty of an offence against the Act of 1894.

(5.) If a person, with a view to unlawfully evade or defeat the operation of this Order, allows an animal, horse, ass, mule, or dog to stray, he shall be deemed guilty of an offence against the Act of 1894.

Documents and Forms.

23.—(1.) A Local Authority shall provide and supply to their Inspectors and Officers such documents and

forms as may be necessary for the purposes of the Act of 1894 and of this Order.

(2.) The Forms for use by an Inspector given in the First Schedule to this Order, with such variations as circumstances require, may be used for the purposes of the Act of 1894 and of this Order.

(3.) Forms given in any former Order which have been before the commencement of this Order prepared and are already printed for use by a Local Authority may also be used, so far as they are suitable, and with the requisite adaptations.

Interpretation.

24. In this Order, unless the context otherwise requires:—

“Veterinary Department” means the Veterinary Department of the Privy Council Office in Ireland:

“The Act of 1894” means the Diseases of Animals Act, 1894:

“Animals” means cattle, sheep, and goats, and all other ruminating animals and swine:

“Diseased Animal” or “Suspected Animal” means an animal affected with or suspected of cattle-plague:

“Infected Place” means a place for the time being declared to be infected with cattle-plague under the Act of 1894:

“Inspector” includes Veterinary Inspector:

“Inspector or other Officer” described in this Order as “duly authorized” for any of the purposes of this Order, means an Inspector or other Officer specially authorized by the Lord Lieutenant:

“Carcase” means the carcase of an animal, and includes part of a carcase, and the meat, bones, hide, skin, hoofs, horns, offal, or other part of an animal, separately or otherwise, or any portion thereof:

Other terms have the same meaning as in the Act of 1894.

Revocation of Order.

25. The Order described in the Second Schedule to this Order, to the extent described in that Schedule, is hereby from and after the commencement of this Order revoked: Provided that such revocation shall not invalidate or make unlawful anything done under the parts of the Order hereby revoked, or affect any Licence or authority granted, or any right, title, obligation or liability accrued thereunder before the commencement of this Order, or interfere with the institution or prosecution of any proceeding in respect of any offence committed against, or any penalty incurred under, the parts of the Order hereby revoked before the commencement of this Order.

Extent.

26. This Order extends to the whole of Ireland.

Commencement.

27. This Order shall come into operation on the first day of July, one thousand eight hundred and ninety-five.

Short Title.

28. This Order may be cited as THE CATTLE-PLAGUE (IRELAND) ORDER OF 1895.

Given at the Council Chamber, Dublin Castle,
this 17th day of June, 1895.

William O'Brien.

C. T. Redington

E 2

THE FIRST SCHEDULE

Forms.

FORMS FOR USE BY AN INSPECTOR.

FORM A.

Declaration of Disease.

DISEASES OF ANIMALS ACT, 1894.

(Section 5.)

CATTLE-PLAGUE.

I, A.B., of _____, the Inspector appointed by _____ being the Local Authority for the Poor Law Union of _____, hereby declare that it appears to me that cattle-plague exists or has within ten days existed in the following shed, field, or other place (that is to say):—[*here describe the place where the disease is found*].

Dated this _____ day of _____, 18 .

(Signed) A.B.

FORM B.

Notice of Declaration of Disease (Form A) to Occupier.

DISEASES OF ANIMALS ACT, 1894.

(Section 5.)

CATTLE-PLAGUE.

To C.D., of _____

I, A.B., of _____, the Inspector appointed by _____, being the Local Authority for the Poor Law Union of _____, hereby give you notice, as the occupier of the following shed, field, or other place (that is to say):—[*here describe the place where the disease is found*] that I have made a Declaration, a copy whereof is indorsed on this notice [*copy of Declaration (Form A) as filled up and signed to be indorsed*], and that in consequence thereof the shed, field, or other place aforesaid, and all lands and buildings contiguous thereto in your occupation, have become and are a Place infected with cattle-plague, subject to the determination and declaration of the Lord Lieutenant.

Dated this _____ day of _____, 18 .

(Signed) A.B.

FORM C.

Notice of Declaration of Disease (Form A) to Occupiers within one Mile.

DISEASES OF ANIMALS ACT, 1894.

(Section 5.)

CATTLE-PLAGUE.

To E.F., of _____

I, A.B., of _____ the Inspector appointed by _____, being the Local Authority for the Poor Law Union of _____, hereby give you notice that I have made a Declaration, a copy whereof is indorsed on this notice [*copy of Declaration (Form A) as filled up and signed to be indorsed*], and that in consequence thereof the shed, field, or other place therein described, and all lands and buildings contiguous thereto in the same occupation, have become and are a Place infected with cattle-plague, subject

to the determination and declaration of the Lord Lieutenant. And I hereby require you, as an occupier of lands and buildings, part [or the whole] whereof lies within one mile from that shed, field, or other place to take notice that, in consequence of the Declaration aforesaid, and of this notice, the said lands and buildings of which you are occupier have become and are part of the Place infected with cattle-plague, subject to the determination and declaration of the Lord Lieutenant.

Dated this _____ day of _____, 18 .

(Signed) A.B.

FORM D.

(Article 7).

Notice to Owner or Person in Charge Prohibiting Movement of Animals.

DISEASES OF ANIMALS ACT, 1894.

CATTLE-PLAGUE.

To I.J., of _____

I, G.H., of _____, being an Inspector appointed by the Local Authority of the Poor Law Union of _____ [or being an Inspector appointed by the Lord Lieutenant], hereby prohibit the movement of the following animal, namely:—

from or out of [*here describe the farm, field, shed, sty, or other place where the animal is to be detained*], and I hereby require you to take notice that, in consequence of this notice and the provisions of the Order in Council under which this notice is issued, it is not lawful for any person until this notice is withdrawn—

- (a.) to move such animal from or out of such place as aforesaid: or
- (b.) to move from or out of such place as aforesaid any other animal that may be thereon or therein; or
- (c.) to move any other animal on to or into such place as aforesaid; or
- (d.) to permit any other animal to come in contact with any animal to which the notice applies.

Dated this _____ day of _____, 18 .

(Signed) G.H.

The Inspector is with all practicable speed to send copies of this notice to:—

- (i.) The Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.
- (ii.) The Local Authority; and
- (iii.) The Police Officer in charge of the nearest police station of the District.

[*Read the Indorsement on back of this notice.*]

To be printed as Indorsement on Form D.

The Order in Council under which this notice is issued, provides that if an animal is moved in contravention of this notice the owner of the animal, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the animal, and the consignee or other person receiving or keeping it knowing it to have been moved in contravention as aforesaid, and the occupier of the place from which the animal is moved, are liable under the Diseases of Animals Act, 1894, to the penalties thereby prescribed.

FORM E.

(Article 7.)

Withdrawal of Notice (Form D) to Owner or Person in charge Prohibiting Movement of Animals.

DISEASES OF ANIMALS ACT, 1894.

CATTLE-PLAGUE.

To I.J., of

I, G.H., of _____, being
 an Inspector appointed by the Local Authority for
 the Poor Law Union of _____ [or being an
 Inspector appointed by the Lord Lieutenant], hereby
 withdraw, as from this _____ day of _____

18 _____, the notice signed by _____ and
 served upon you on the _____ day of _____;
 18 _____, prohibiting movement of the animal referred
 to in that notice.

Dated this _____ day of _____ 18 _____.

 (Signed) G.H.

The Inspector is with all practicable speed to send
 copies of this notice to :—

- (i.) the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.
- (ii.) The Local Authority ; and
- (iii.) The Police Officer in charge of the nearest police station of the District.

THE SECOND SCHEDULE.

Order Revoked.

Date.	Short Title.	Extent of Revocation.
1880. 31 May, . . .	The Animals (Ireland) Order,	The whole of Chapter 1 (Cattle-Plague) and all other parts of the Order unrevoked.

THE PLEURO-PNEUMONIA (IRELAND)
ORDER OF 1895.

By the Lords Justices and Privy Council in
 Ireland.

S. WALKER, C.

WE, the Lords Justices-General and General
 Governors of Ireland, by and with the advice and
 consent of Her Majesty's Privy Council in Ireland,
 by virtue and in exercise of the powers in Us vested
 under the Diseases of Animals Act, 1894, and of every
 other power enabling Us in this behalf, do order,
 and it is hereby ordered as follows :—

Notice of Disease.

1.—(1.) Every person having or having had in his
 possession or under his charge a head of cattle affected
 with or suspected of pleuro-pneumonia shall with all
 practicable speed give notice of the fact of the head of
 cattle being so affected or suspected to a constable of
 the police force for the police district wherein the
 head of cattle so affected or suspected is or was.

(2.) The constable receiving such notice shall forth-
 with give information thereof to—

- (i.) The Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle ;
- (ii.) an Inspector of the Local Authority ;
- (iii.) the Local Authority.

Duty of Inspector to act immediately.

2.—(1.) An Inspector of a Local Authority, on re-
 ceiving in any manner whatsoever information of the
 supposed existence of pleuro-pneumonia, or having
 reasonable ground to suspect the existence of pleuro-
 pneumonia, shall proceed with all practicable speed
 to the place where such disease, according to the
 information received by him exists, or is suspected
 to exist, and shall there and elsewhere put in force
 and discharge the powers and duties conferred and
 imposed on him as Inspector by or under the Act
 of 1894 and this Order.

(2.) The Inspector shall forthwith report to the
 Clerk of the Council, Veterinary Department, Privy
 Council Office, Dublin Castle, the information re-
 ceived by him, and his proceedings thereon.

No Movement into or out of Pleuro-Pneumonia Infected Place without Licence.

3. Cattle shall not be moved into or out of an
 Infected Place except with a Movement Licence of
 an Inspector or Officer appointed by the Lord
 Lieutenant, and such cattle shall not be moved
 except in accordance with the conditions contained in
 such Licence.

Removal of Dung or other Things.

4. It shall not be lawful for any person to send
 or carry, or cause to be sent or carried, on a rail-
 way, canal, river, or inland navigation, or in a coasting
 vessel, or on a highway or thoroughfare, any dung,
 fodder, or litter that has been in an Infected Place,
 or that has been in any place in contact with or used
 about a diseased or a suspected head of cattle, except
 with a Licence of an Inspector or Officer appointed
 by the Lord Lieutenant.

Prohibition of Movement.

5.—(1.) An Inspector of a Local Authority or
 an Inspector appointed by the Lord Lieutenant
 may give a notice in writing (in the Form C set
 forth in the First Schedule to this Order or to the
 like effect) to the owner or person in charge of any
 head of cattle, prohibiting the movement of such
 head of cattle from or out of any farm, field, shed,
 or other place, and after the service of such notice it
 shall not be lawful for any person, until such notice
 be withdrawn by a further notice in writing (in the
 Form D set forth in the First Schedule to this Order
 or to the like effect) signed by an Inspector appointed
 by the Lord Lieutenant :—

- (a.) to move such head of cattle from or out of
 such place as aforesaid ; or
- (b.) to move from or out of such place as afore-
 said any other head of cattle that may be thereon
 or therein ; or

- (c.) to move any other head of cattle on, to, or into such place as aforesaid; or
- (d.) to permit any other head of cattle to come in contact with any head of cattle to which the notice applies.

(2.) The Inspector shall with all practicable speed send copies of any notice given by him under this Article to:—

- (i.) the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle;
- (ii.) the Local Authority; and
- (iii.) the police officer in charge of the nearest police station of the District.

Report to Privy Council of Cattle that have been in Contact with Cattle Affected with Pleuro-Pneumonia.

6. Where it appears to a Local Authority that there is within their District any head of cattle which has been in the same field, shed, or other place, or in the same herd, or otherwise in contact with any head of cattle affected with pleuro-pneumonia, or otherwise exposed to the infection thereof, the Local Authority shall forthwith report the facts of the case to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.

Disposal of Carcases.

7.—(1.) The carcase of a head of cattle which has died of pleuro-pneumonia shall be disposed of by the Local Authority as follows:—

- (i.) Either the Local Authority shall cause the carcase to be buried as soon as possible in its skin in some proper place at a depth of not less than six feet below the surface of the earth, and to be covered with a sufficient quantity of quicklime or other disinfectant;
- (ii.) Or the Local Authority may, if authorized by Licence of the Lord Lieutenant, cause the carcase to be destroyed, under the inspection of the Local Authority, in the mode following:—
The carcase shall be disinfected, and shall then be taken, in charge of an officer of the Local Authority, to a horse-slaughterer's or knacker's yard approved for the purpose by the Lord Lieutenant, or other place so approved, and shall be there destroyed by exposure to a high temperature, or by chemical agents.

(2.) With the view to the execution of the foregoing provisions of this Article the Local Authority may make such regulations as they think fit for prohibiting or regulating the removal of carcases or for securing the burial or destruction of the same.

(3.) A Local Authority may cause or allow a carcase to be taken into the District of another Local Authority to be buried or destroyed, with the previous consent of that Local Authority, but not otherwise.

Digging up.

8. It shall not be lawful for any person, except with a Licence of the Lord Lieutenant, to dig up, or cause to be dug up, the carcase of any head of cattle that has been buried.

Disinfection.

9. An Inspector or Officer appointed by the Lord Lieutenant may cause or require any shed or other place which has been used for a head of cattle while affected with or suspected of pleuro-pneumonia, and any utensil, pen, hurdle, or other thing used for or about such head of cattle, to be cleansed and disinfected to his satisfaction.

Occupiers to give facilities for Cleansing.

10.—(1.) The owner and occupier and person in charge of any shed or other place which has been used for any head of cattle while affected with or suspected of pleuro-pneumonia shall give all reasonable facilities

to an Inspector or Officer appointed by the Lord Lieutenant for the cleansing and disinfection of such place, and of any utensils, pens, hurdles, or other things used for or about such cattle.

(2.) Any person failing to comply with the provisions of this Article shall be deemed guilty of an offence against the Act of 1894.

Regulations of Local Authority as to Movement within their District by Special Authority of Lord Lieutenant.

11. A Local Authority, if authorized by the Lord Lieutenant to put in operation this Article, but not otherwise, may, with the view of preventing the spreading of pleuro-pneumonia, make such regulations as they think fit for prohibiting or regulating the movement by land or by water of cattle within the whole of their District or within any part or parts thereof specified by the Lord Lieutenant.

Notice of Regulations to Railway Companies.

12. A Local Authority shall send a copy of every regulation made by them under the last preceding Article of this Order to every railway company having a railway station within the District of the Local Authority or within the part of their District to which the regulation applies, and shall also forthwith send a copy of the regulation to the Secretary, Railway Clearing House, 5, Kildare-street, Dublin.

Limitation as to Regulations of Local Authority.

13.—(1.) A regulation made by a Local Authority under this Order shall not be deemed to authorize:—

- (a.) the movement of any cattle affected with or suspected of pleuro-pneumonia; or
- (b.) the movement of any cattle in or out of any place or area infected with cattle-plague, pleuro-pneumonia, or foot-and-mouth disease, or any other disease, otherwise than in accordance with the provisions of the Act of 1894, and any Order in Council or Order of the Lord Lieutenant in relation to such disease.

(2.) For the purposes of this Order, or of any regulation made by a Local Authority thereunder, cattle shall not be deemed to be moved within the District of the Local Authority or within the part of the District to which the regulation applies where they are moved through the District or such part thereof by railway from a place outside the District or such part thereof to another place outside the District or such part thereof without unnecessary delay, and without the cattle being untrucked or re-booked within the District or such part thereof.

Regulations of Local Authority as to Markets, Sales, etc.

14. A Local Authority may, with the view of preventing the spreading of pleuro-pneumonia, make such regulations as they think fit for prohibiting or regulating the exposure or sale of cattle in or at any market, fair, auction, sale-yard, sale, or place of exhibition within their District.

Pleuro-Pneumonia found in a Market, Railway Station, Grazing Park, or other like Place, or during Transit.

15. By virtue of section twenty-one of the Act of 1894, if a head of cattle is found to be affected with pleuro-pneumonia:—

- (a.) while exposed for sale or exhibited in a market, fair, sale-yard, place of exhibition, or other place; or
- (b.) while placed in a lair or other place before exposure for sale; or
- (c.) while being in or on a landing place or wharf or railway station or other place during transit; or
- (d.) while in course of being moved by land or by water; or

- (e.) while being on common or uninclosed land; or
 - (f.) while being on or in a farm, field, yard, shed, park, or other place wherein animals of different owners are taken in for shelter, or for rest, or for grazing, or for any other purpose; or
 - (g.) while being in any other place not in the possession or occupation or under the control of the owner of the animal;
- the following provisions shall apply, namely:—

(Seizure of Cattle.)

(i.) The Inspector of the Local Authority shall cause to be seized all the cattle affected with pleuro-pneumonia, and also all cattle being in or on the market, fair, sale-yard, place of exhibition, lair, landing-place, wharf, railway station, common, uninclosed land, farm, field, yard, shed, park, or other such place as aforesaid, and shall forthwith transmit the information by telegraph to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.

(ii.) The Inspector of the Local Authority shall cause all such cattle so seized to be detained at the place where they are seized, or to be moved to some convenient and isolated place, and there detained.

(iii.) The Inspector of the Local Authority shall cause, so far as practicable, all the cattle affected with pleuro-pneumonia to be kept separate during such movement and detention from cattle not so affected.

(iv.) The cattle so seized and detained shall not be moved from the place of detention except with the permission of the Lord Lieutenant.

(Declaration of Infected Place by Lord Lieutenant only.)

(v.) The market, fair, sale-yard, place of exhibition, lair, landing place, wharf, railway station, common, uninclosed land, farm, field, yard, shed, park, or other such place as aforesaid, or any part thereof, in or on which a head of cattle affected with pleuro-pneumonia is found in any case in which this Article applies shall not by reason thereof be declared to be an Infected Place or part of such an Infected Place except by the Lord Lieutenant.

(Reports.)

(vi.) The Inspector of the Local Authority acting under this Article shall forthwith report to:—

- (a.) the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle; and
- (b.) the Local Authority, the proceedings taken by him thereunder.

(Expenses.)

(vii.) The Local Authority may recover summarily the expenses of the execution by them or by their Inspector or other Officer of the provisions of this Article from the owner of the cattle seized, or from the consignor or consignee thereof, who may recover the same from the owner, by proceedings in any court of competent jurisdiction.

(Foreign Animals' Wharves, &c.)

(viii.) Nothing in this Article shall apply to a foreign animals' wharf or to a foreign animals' quarantine station or to a landing-place for foreign animals.

Prohibition to Expose or Move Diseased or Suspected Cattle.

16.—(1.) It shall not be lawful for any person—

- (a.) to expose a diseased or suspected head of cattle in a market or fair, or in a sale-yard or other public or private place where cattle are commonly exposed for sale; or
- (b.) to place a diseased or suspected head of cattle in a lair or other place adjacent to or connected with a market or a fair, or where cattle are commonly placed before exposure for sale; or

(c.) to send or carry, or cause to be sent or carried, a diseased or suspected head of cattle on a railway, canal, river, or inland navigation, or in a coasting vessel; or

(d.) to carry, lead, or drive, or cause to be carried, led, or driven, a diseased or suspected head of cattle on a highway or thoroughfare; or

(e.) to place or keep a diseased or suspected head of cattle on common or uninclosed land, or in a field or place insufficiently fenced, or in a field adjoining a highway unless that field is so fenced or situate that cattle therein cannot in any manner come in contact with cattle passing along that highway, or grazing on the sides thereof; or

(f.) to graze a diseased or suspected head of cattle on pasture being on the sides of a highway; or

(g.) to allow a diseased or suspected head of cattle to stray on a highway or thoroughfare or on the sides thereof, or on common or uninclosed land, or in a field or place insufficiently fenced.

(2.) But this Article shall operate subject to any provisions of any Article of this Order providing for or directing the movement of cattle in cases therein mentioned.

(3.) The provisions of the last preceding Article of this Order with respect to the seizure and detention of cattle under that Article shall apply in the case of any cattle exposed or otherwise dealt with in contravention of this Article.

Food and Water during Detention.

17. An Inspector, officer, or constable detaining a head of cattle under the Act of 1894 or this Order shall cause it to be supplied with requisite food and water during its detention; and the expenses incurred by him in respect thereof may be recovered summarily from the person having charge of the head of cattle or from its owner.

Declaration of Slaughter-House an Infected Place by Lord Lieutenant only.

18. A slaughter-house in which a head of cattle affected with pleuro-pneumonia or the carcase of an animal that was affected with pleuro-pneumonia is found, shall not, by reason thereof, be declared to be an Infected Place except by the Lord Lieutenant.

Ascertainment of Value for Compensation in Ireland.

19. Where in Ireland a head of cattle is slaughtered on account of pleuro-pneumonia by order of the Privy Council under the provisions of the Act of 1894, the value of the head of cattle for compensation shall be ascertained as follows:—

(i.) If within fourteen days after the receipt of notice in writing from an Inspector or Officer of the Veterinary Department of the valuation of the head of cattle the owner of the animal or his agent does not give a counter-notice in writing, stating in effect that he disputes the valuation made on behalf of the Veterinary Department, the compensation shall be paid on that valuation.

(ii.) If the owner gives such a counter-notice, then the question of the value of the animal shall by virtue of this Article stand referred to the arbitration of a single arbitrator, who shall make his award ready for delivery within seven days after he is appointed, and the provisions of the Common Law Procedure Amendment Act (Ireland), 1856, shall apply to the reference and arbitration.

(iii.) An arbitrator may be appointed by an agreement in writing, signed by an Inspector or Officer of the Veterinary Department and by the owner of the animal or his agent.

(iv.) In case no such agreement is entered into within seven days after the service of the counter-notice by the owner or his agent, either party may, having given notice to the other party of the place and time of his intended application, apply to a court of summary jurisdiction to appoint an arbitrator, and such court may accordingly appoint an arbitrator, as if such court were a court or judge within the meaning of the Common Law Procedure Amendment Act (Ireland), 1856.

(v.) If a higher valuation is awarded than the valuation specified in the notice given by the Inspector or Officer of the Veterinary Department, then the Privy Council shall pay the cost of the reference and award and all costs incurred by the owner with respect to the arbitration when ascertained, but otherwise the costs of the reference and award, and all costs incurred by the Privy Council with respect to the arbitration when ascertained as aforesaid, may be deducted by the Privy Council from the sum payable to the owner as compensation under the award.

Granting of Movement Licences.

20.—(1.) A Licence shall only be granted by or on behalf of a Local Authority for the movement of a head of cattle under this Order or under any regulation made by a Local Authority under this Order where in the opinion of the Local Authority or the person granting the Licence, as the case may be, the granting of such Licence is necessary or expedient.

(2.) A Movement Licence granted under this Order or under any regulation made by a Local Authority under this Order shall not be available if granted by the owner of the head of cattle to be moved, or by his agent, or by the owner or consignee or other person selling the animal or exposing the animal for sale, or by the purchaser thereof or by his agent, or by the auctioneer or other person conducting the sale at which the animal is exposed, or by the occupier of the farm or premises or slaughter-house from or to which the animal is to be moved, or by any individual member of an Executive Committee or Sub-Committee of a Local Authority.

Regulations as to Licences.

21.—(i.) The person granting a Movement Licence under this Order shall forthwith send a copy of such Licence to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.

(ii.) Every Movement Licence granted under the provisions of this Order shall, after the expiration of the period for which such Licence is available, be delivered with all practicable speed by the person in charge of the cattle moved, at the nearest Police Station of the District in which the place where the cattle were moved under such Licence is situate.

(iii.) Every such Movement Licence when received by the Police shall, with all practicable speed, be transmitted to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.

Production of Licences : Names and Addresses.

22.—(1.) Every person in charge of a head of cattle or thing being moved, where under this Order or under any regulation made by a Local Authority under this Order a Movement Licence is necessary, shall, on demand of a Justice, or of a Constable, or of an Inspector or Officer appointed by the Lord Lieutenant, or of an Inspector of a Local Authority, produce and show to him the Movement Licence, if any, authorizing the movement, and shall allow it to be read and a copy of or an extract from it to be taken by the person to whom it is produced.

(2.) Every person so in charge shall, on demand as aforesaid, give his name and address to the Justice, or Constable, or Inspector, or Officer.

Provisions as to Regulations of Local Authority.

23.—(1.) A Local Authority shall forthwith send to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, a copy of every regulation made by them under this Order.

(2.) If the Lord Lieutenant is satisfied on inquiry, with respect to any notice served or any regulation made by a Local Authority under this Order, that the same is for any reason objectionable, and directs the revocation thereof, the same shall thereupon cease to operate.

Movement of Cattle, &c., with Special Licence.

24. Notwithstanding anything in this Order, or in any regulation made by a Local Authority thereunder, any head of cattle, carcass, or thing may be moved in any circumstances with a Licence of an Inspector or Officer appointed by the Lord Lieutenant, which Licence will only be granted where the Lord Lieutenant, after inquiry, is satisfied that exceptional circumstances render the movement necessary or expedient.

Powers of the Lord Lieutenant.

25. Any powers by this Order conferred upon a Local Authority or an Inspector of a Local Authority may at any time be exercised by the Lord Lieutenant or by an Inspector appointed by the Lord Lieutenant respectively.

Local Authority to enforce Order.

26. The provisions of this Order, except where it is otherwise provided, shall be executed and enforced by the Local Authority.

Offences.

27.—(1.) If a head of cattle or any thing is moved in contravention of this Order, or of a notice served under this Order, or of any regulation made by a Local Authority under this Order, or of the conditions of a Movement Licence thereunder, the owner of the head of cattle or thing, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the head of cattle or thing, and the owner and the charterer and the master of the vessel in which it is moved, and the consignee or other person receiving or keeping it, knowing it to have been moved in contravention as aforesaid, and the occupier of the place from which the head of cattle or thing is moved, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1894.

(2.) If, in contravention of any regulation made by a Local Authority under this Order, a carcass is removed or is not buried, or is not destroyed, the owner of the carcass, and the person for the time being in charge thereof, and the person causing, directing, or permitting the removal, and the person removing or conveying the carcass, and the consignee or other person receiving or keeping it knowing it to have been removed in contravention as aforesaid, and the person failing to bury or destroy the carcass, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1894.

(3.) If anything is omitted to be done as regards cleansing or disinfection in contravention of a requirement of an Inspector or Officer appointed by the Lord Lieutenant, the owner and the lessee and the occupier and the person in charge of any place or thing in or in respect of which the same is omitted, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1894.

(4.) If a person in charge of a head of cattle, carcass, or thing being moved, where under this Order or

under any regulation made by a Local Authority under this Order a Movement Licence is necessary, on demand made under this Order, fails to give his true name and address, or gives a false name and address, he shall be deemed guilty of an offence against the Act of 1894.

(5.) If an owner or person in charge of cattle being moved, where under this Order a Movement Licence is necessary, fails to deliver such Licence at a police station, as required by this Order, he shall be deemed guilty of an offence against the Act of 1894.

(6.) If a person, with a view to unlawfully evade or defeat the operation of this Order, or of any regulation made by a Local Authority under this Order, allows a head of cattle to stray, he shall be deemed guilty of an offence against the Act of 1894.

Documents and Forms.

28.—(1.) A Local Authority shall provide and supply to their Inspectors and Officers such documents and forms as may be necessary for the purposes of the Act of 1894 and of this Order.

(2.) The Forms for use by an Inspector given in the First Schedule to this Order, with such variations as circumstances require, may be used for the purposes of the Act of 1894 and of this Order.

(3.) Forms given in any former Order, which have been before the commencement of this Order prepared and are already printed for use by a Local Authority, may also be used, so far as they are suitable, and with the requisite adaptations.

Interpretation.

29. In this Order, unless the context otherwise requires :—

"The Veterinary Department" means the Veterinary Department of the Privy Council Office in Ireland :

"The Act of 1894" means the Diseases of Animals Act, 1894 :

"Cattle" means bulls, cows, oxen, heifers, and calves :

"Diseased Cattle" or "Suspected Cattle" means cattle affected with or suspected of pleuro-pneumonia :

"Infected Place" means a place for the time being declared to be infected with pleuro-pneumonia under the Act of 1894 :

"Inspector" includes Veterinary Inspector :

"Carcase" means the carcase of a head of cattle, and includes part of a carcase, and the meat, bones, hide, skin, hoofs, horns, offal, or other part of a head of cattle, separately or otherwise, or any portion thereof :

Other terms have the same meaning as in the Act of 1894.

Revocation of Orders.

30. The Order described in the Second Schedule to this Order is hereby from and after the commencement of this Order revoked : Provided that such revocation shall not invalidate or make unlawful anything done under the Order hereby revoked, or affect any licence or authority granted, or any right, title, obligation, or liability accrued thereunder before the commencement of this Order, or interfere with the institution or prosecution of any proceeding in respect of any offence committed against, or any penalty incurred under, the Order hereby revoked, before the commencement of this Order.

Existing Regulations of Local Authority.

31. All regulations made by a Local Authority under the Order by this Order revoked, and in force immediately before the commencement of this Order, shall be deemed to have been made under this Order, and shall continue in force until altered or revoked by

the Local Authority, or by the Lord Lieutenant, provided that nothing in any such regulation shall in any way apply to a head of cattle or thing which is being moved under the authority of an Inspector or Officer appointed by the Lord Lieutenant.

Extent.

32. This Order extends to the whole of Ireland.

Commencement.

33. This Order shall come into operation on the first day of July, one thousand eight hundred and ninety-five.

Short Title.

34. This Order may be cited as THE PLEURO-PNEUMONIA (IRELAND) ORDER OF 1895.

Given at the Council Chamber, Dublin Castle.
this 17th day of June, 1895.

William O'Brien. C. T. Redington.

THE FIRST SCHEDULE.

Forms.

FORMS FOR USE BY AN INSPECTOR.

FORM A.

Declaration of Disease.

DISEASES OF ANIMALS ACT, 1894.

(Section 8.)

PLEURO-PNEUMONIA.

I, A.B., of _____, the Inspector appointed by _____, being the Local Authority for the Poor Law Union of _____, hereby declare that it appears to me that pleuro-pneumonia exists or has within fifty-six days existed in the following shed, field, or other place, that is to say :—[*here describe the place where the disease is found*].

Dated this _____ day of _____, 18 ____.

(Signed), A.B.

FORM B.

Notice of Declaration of Disease (Form A) to Occupier.

DISEASES OF ANIMALS ACT, 1894.

(Section 8.)

PLEURO-PNEUMONIA.

To C.D. of _____

I, A.B. of _____, the Inspector appointed by _____, being the Local Authority for the Poor Law Union of _____, hereby give you notice, as the occupier of the following shed, field, or other place, that is to say :—[*here describe the place where the disease is found*] that I have made a Declaration, a copy whereof is indorsed on this notice [*copy of Declaration (Form A) as filled up and signed to be indorsed*], and that in consequence thereof the shed, field, or other place aforesaid, has become and is a Place infected with pleuro-pneumonia, subject to the determination and declaration of the Lord Lieutenant.

Dated this _____ day of _____, 18 ____.

(Signed), A.B.

F

FORM C.
(Article 5.)

*Notice to Owner or Person in Charge Prohibiting
Movement of Cattle.*

DISEASES OF ANIMALS ACT, 1894.

PLEURO-PNEUMONIA.

To G.H. of

I, E.F., of _____, being an Inspector appointed by the Local Authority of the Poor Law Union of _____ [or being an Inspector appointed by the Lord Lieutenant], hereby prohibit the movement of the following head of cattle, namely:— _____ from or out of [here describe the farm, field, shed, or other place where the animal is to be detained], and I hereby require you to take notice that, in consequence of this notice and the provisions of the Order in Council under which this notice is issued, it is not lawful for any person, until this notice is withdrawn:—

- (a.) to move such head of cattle from or out of such place as aforesaid; or
- (b.) to move from or out of such place as aforesaid any other head of cattle that may be thereon or therein; or
- (c.) to move any other head of cattle on to or into such place as aforesaid; or
- (d.) to permit any other head of cattle to come in contact with any head of cattle to which the notice applies.

Dated this _____ day of _____, 18 ____.
(Signed), E.F.

The Inspector is with all practicable speed to send copies of this Notice to:—

- (i.) The Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle;
- (ii.) the Local Authority; and
- (iii.) the Police Officer in charge of the nearest police station of the District.

[Read the Indorsement on back of this notice.]

To be printed as Indorsement on Form C.

The Order in Council under which this notice is issued, provides that if a head of cattle is moved in contravention of this notice the owner of the animal, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the animal, and the consignee or other person receiving or keeping it, knowing it to have been moved in contravention as aforesaid, and the occupier of the place from which the animal is moved, are liable under the Diseases of Animals Act, 1894, to the penalties thereby prescribed.

FORM D.
(Article 5.)

*Withdrawal of Notice (Form C) to Owner or Person
in charge Prohibiting Movement of Cattle.*

DISEASES OF ANIMALS ACT, 1894.

PLEURO-PNEUMONIA.

To G.H. of

I, E.F., of _____, being an Inspector appointed by the Lord Lieutenant, hereby withdraw as from this _____ day of _____, 18 ____, the notice signed by _____ and served upon you on the _____ day of _____, 18 ____, prohibiting movement of the head of cattle referred to in that notice.

Dated this _____ day of _____, 18 ____.
(Signed,) E.F.

The Inspector is with all practicable speed to send copies of this notice to:—

- (i.) the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle;
- (ii.) the Local Authority; and
- (iii.) the Police Officer in charge of the nearest police station of the District.

THE SECOND SCHEDULE.

Order Revoked.

Date.	Short Title.
1890. 30th August,	The Pleuro-Pneumonia (Ireland) Order of 1890.

THE FOOT-AND-MOUTH DISEASE (IRELAND)
ORDER OF 1895.

By the Lords Justices and Privy Council in Ireland

S. WALKER, C.

WE, the Lords Justices-General and General Governors of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Diseases of Animals Act, 1894, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Notice of Disease.

1.—(1.) Every person having or having had in his possession or under his charge an animal affected with or suspected of foot-and-mouth disease shall, with all practicable speed, give notice of the fact of the animal being so affected or suspected to a constable of the police force for the police district wherein the animal so affected or suspected is or was.

(2.) The constable receiving such notice shall immediately transmit the information by telegraph to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.

(3.) The constable shall also forthwith give information of the receipt by him of the notice to an Inspector of the Local Authority and to the Local Authority.

Duty of Inspector to act immediately.

2.—(1.) An Inspector of a Local Authority, on receiving in any manner whatsoever information of the supposed existence of foot-and-mouth disease, or having reasonable ground to suspect the existence of foot-and-mouth disease, shall proceed with all practicable speed to the place where such disease, according to the information received by him, exists, or is suspected to exist, and shall there and elsewhere put in force and discharge the powers and duties conferred and imposed on him as Inspector by or under the Act of 1894 and this Order.

(2.) The Inspector shall forthwith report to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, the information received by him, and his proceedings thereon.

(3.) Every such Inspector shall, on leaving any premises in which foot-and-mouth disease exists, or is suspected to exist, thoroughly wash his hands with soap and water and disinfect his boots and clothes.

Local Authority to consult Veterinary Inspector as to existence of Foot-and-Mouth Disease.

3.—(1.) A Local Authority, in making an inquiry, under sub-section five of section eight of the Act of 1894, into the correctness of an Inspector's declaration respecting the existence of foot-and-mouth disease in any place, shall obtain the assistance and advice of a Veterinary Inspector or of a person qualified according to the Act of 1894 to be such.

(2.) Every such Veterinary Inspector or person shall, on leaving any premises in which foot-and-mouth disease exists, or is suspected to exist, thoroughly wash his hands with soap and water and disinfect his boots and clothes.

Rules for Foot-and-Mouth Disease Infected Place.

4. In addition to the Rules for foot-and-mouth disease contained in Part II. of the First Schedule to the Act of 1894, the following additional Rules shall have effect in relation to an Infected Place :—

Rule 1. Animals shall not be moved into or out of an Infected Place except with a Licence of an Inspector or Officer duly authorized to grant such Licence.

Rule 2. Carcases shall not be removed from an Infected Place except with the permission in writing of an Inspector or Officer duly authorized to give such permission.

Rule 3. Fodder, litter, dung, utensils, pens, hurdles, or other things shall not be removed from an Infected Place except with the permission in writing of an Inspector or Officer duly authorized to give such permission, which permission shall not be granted until such things have been thoroughly disinfected.

Rule 4. No person (except the person tending the animal) shall, unless authorized in writing by a duly authorized Inspector or Officer, enter any shed, field, or other place, being part of an Infected Place, in which a diseased or suspected animal is or has recently been kept.

Rule 5. Every person, upon leaving any such shed, field, or other place, shall thoroughly wash his hands with soap and water and disinfect his boots and clothes.

Rule 6. A person tending a diseased or suspected animal shall not tend any animal not so diseased or suspected, except with the permission in writing of an Inspector or Officer duly authorized to give such permission.

Removal of Dung or other Things.

5. It shall not be lawful for any person to send or carry, or cause to be sent or carried, on a railway, canal, river, or inland navigation, or in a coasting vessel, or on a highway or thoroughfare, any dung, fodder, litter, or thing that has been in an Infected Place, or that has been in any place in contact with or used about a diseased or suspected animal, except with a Licence of an Inspector or Officer duly authorized to grant such Licence.

Prohibition of Movement.

6.—(1.) An Inspector of a Local Authority, or an Inspector appointed by the Lord Lieutenant, may give a notice in writing (in the Form D set forth in the First Schedule to this Order or to the like effect) to the owner or person in charge of any animal prohibiting the movement of such animal from or out of any farm, field, shed, sty, or other place, and after the service of such notice it shall not be lawful for any person, until such notice be withdrawn by a further notice in writing (in the Form E set forth in the First Schedule to this Order or to the like effect), signed by an Inspector of the Local Authority or by an Inspector

appointed by the Lord Lieutenant, as the case may be :—

(a.) to move such animal from or out of such place as aforesaid ; or

(b.) to move from or out of such place as aforesaid any other animal that may be thereon or therein ; or

(c.) to move any other animal on to or into such place as aforesaid ; or

(d.) to permit any other animal to come in contact with any animal to which the notice applies.

(2.) The Inspector shall with all practicable speed send copies of any notice given by him under this Article to :—

(i.) the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle ;

(ii.) the Local Authority ; and

(iii.) the Police Officer in charge of the nearest police station of the District.

Disposal of Carcases.

7.—(1.) The carcase of an animal which has died of foot-and-mouth disease shall be disposed of by the Local Authority as follows :—

(i.) Either the Local Authority shall cause the carcase to be buried as soon as possible in its skin in some proper place, at a depth of not less than six feet below the surface of the earth, and to be covered with a sufficient quantity of quicklime or other disinfectant :

(ii.) Or the Local Authority may, if authorized by Licence of the Lord Lieutenant, cause the carcase to be destroyed, under the inspection of the Local Authority, in the mode following :—The carcase shall be disinfected, and shall then be taken in charge of an officer of the Local Authority, to a horse-slaughterer's or knacker's-yard approved for the purpose by the Lord Lieutenant, or other place so approved, and shall be there destroyed by exposure to a high temperature, or by chemical agents.

(2.) With the view to the execution of the foregoing provisions of this Article, the Local Authority may make such Regulations as they think fit for prohibiting or regulating the removal of carcases, or for securing the burial or destruction of the same.

(3.) Where under this Article a Local Authority cause a carcase to be buried, they shall first cause the skin to be so slashed as to be useless.

(4.) A Local Authority may cause or allow a carcase to be taken into the district of another Local Authority, to be buried or destroyed, with the previous consent of that Local Authority, but not otherwise.

Digging Up.

8. It shall not be lawful for any person, except with a Licence of the Lord Lieutenant, to dig up, or cause to be dug up, the carcase of any animal that has been buried.

Disinfection for Foot-and-Mouth Disease.

9.—(1.) Any shed or other place in which an animal affected with foot-and-mouth disease has been kept while so affected, or has died or been slaughtered, shall be cleansed and disinfected as follows :

(a.) The shed or other place shall be swept out, and all litter, dung, or other thing that has been in contact with, or used about, any such animal, shall be effectually removed therefrom ; then

(b.) The floor of the shed or other place, and all other parts thereof with which the animal or its droppings or any discharge from the mouth or nostrils of the animal has come in contact, shall be thoroughly washed or scrubbed or scoured with water ; then

(c.) The same parts of the shed or other place shall be washed over with lime-wash.

(2.) All litter, dung, or other thing that has been removed from the shed or other place shall be forthwith disinfected, burnt, or destroyed.

(3.) Except that where any yard or other place of that nature is not capable of being so cleansed and disinfected, it shall be sufficient if such yard or place be cleansed and disinfected so far as practicable.

(4.) The Local Authority may by regulation require the occupier of any such shed or other place to cleanse and disinfect the same in accordance with this Article at the expense of the Local Authority or as the expense of such occupier.

(5.) Where the Local Authority have made no Regulation under this Article, the provisions of this Article shall be executed by the Local Authority at their own expense.

Regulations of Local Authority as to Disinfection of Places used for Temporary Detention, or of Vehicles, &c.

10.—(1.) A Local Authority may, with the view of preventing the spreading of foot-and-mouth disease, either generally or in any particular case, make such Regulations as they think fit for the following purposes, or any of them :—

(a.) For requiring the owner, lessee, or occupier of any building, shed, outhouse, yard, or other place used for the temporary keeping or detention of animals prior to or subsequent to their being exposed for sale in or at a market, fair, sale-yard, place of exhibition, or other public or private place where animals are commonly exposed for sale, to cleanse and disinfect such building, shed, outhouse, yard, or other place at his own expense, where in the judgment of the Local Authority, the circumstances are such as to allow of such cleansing and disinfection being reasonably required :

(b.) For requiring the cleansing and disinfection of vans, carts, or other vehicles used for carrying animals, or of ropes, nets, or other apparatus used in the conveyance of animals, on land otherwise than on a railway ;

(c.) For prescribing the mode in which cleansing and disinfection under the Regulations are to be effected.

(2.) If any person fails to cleanse and disinfect any building, shed, outhouse, yard, or other place, or any van, cart, or other vehicle, or any rope, net, or other apparatus, in accordance with any such Regulation, it shall be lawful for the Local Authority, without prejudice to the recovery of any penalty for the infringement of such Regulation, to cause such building, shed, outhouse, yard, or other place, or such van, cart, or other vehicle, or such rope, net, or other apparatus to be cleansed and disinfected, and to recover summarily the expenses of such cleansing and disinfection from such person.

Occupiers to give Facilities for Cleansing.

11.—(1.) The owner and occupier and person in charge of any place, thing, or vehicle to which the two last preceding Articles of this Order apply shall give all reasonable facilities to the Local Authority, or to a duly authorized Inspector or Officer for the carrying out of the provisions of those Articles.

(2.) Any person failing to comply with the provisions of this Article shall be deemed guilty of an offence against the Act of 1894.

Regulations of Local Authority as to Movement into their District from other Districts.

12.—(1.) A Local Authority may, with the view of preventing the introduction of foot-and-mouth disease into their district, make such Regulations as they think fit for prohibiting or regulating the movement by land or by water of animals into their district from the district of any other Local Authority in Ireland.

(2.) Where a Local Authority have made a Regulation under the provisions of this Article prohibiting the movement of animals into their district from the district of any other Local Authority in Ireland, it shall not be lawful, so long as such Regulation is in force, for any person to move into the district of such first-mentioned Local Authority any animal so prohibited that may have been at any time during the continuance of such Regulation within the district of such other Local Authority.

Regulations of Local Authority as to Movement within their District.

13. A Local Authority may, with the view of preventing the spreading of foot-and-mouth disease, make such Regulations as they think fit for prohibiting or regulating the movement by land or by water of animals within the whole of their district, or within any part or parts thereof.

Notice of Regulations to Railway Companies, &c.

14. A Local Authority shall forthwith send a copy of every Regulation made by them under either of the two last preceding Articles of this Order to—

- (i.) Every railway company having a railway station within the district of the Local Authority or within the part of their district to which the Regulation applies ;
- (ii.) the Secretary, Railway Clearing House, 5, Kildare-street, Dublin ; and
- (iii.) the owner of each vessel used for carrying animals on any canal, river, or inland navigation, that is within or passes through the district or part of the district to which the Regulation applies.

Power to make Regulations not to be deputed.

15. The power to make Regulations under this Order as to movement of animals into their district or within their district shall be exercised only by a Local Authority or their Executive Committee and shall not be deputed to any other Committee nor to a Sub-Committee.

Limitation as to Regulations of Local Authority.

16.—(1.) A Regulation made by a Local Authority under this Order as to movement of animals into their district or within their district shall not be deemed to authorize :—

- (a.) the movement of any animal affected with or suspected of foot-and-mouth disease ; or
- (b.) the movement of any animal into or out of any place or area infected with cattle-plague, pleuropneumonia, foot-and-mouth disease, swine fever, or any other disease, otherwise than in accordance with the provisions of the Act of 1894, and any Order in Council in relation to such disease.

(2.) For the purposes of this Order, or of any Regulation made by a Local Authority thereunder, animals shall not be deemed to be moved from, into, or within the district of a Local Authority or within the part of the District to which the Regulation applies where they are moved through the district or such part thereof by railway from a place outside the district or such part thereof to another place outside the district or such part thereof without unnecessary delay and without the animals being untrucked or re-booked within the district or such part thereof.

Regulations of Local Authority as to Markets, Sales, &c.

17. A Local Authority may, with the view of preventing the spreading of foot-and-mouth disease, make such Regulations as they think fit for prohibiting or regulating the exposure or sale of animals in or at any market, fair, auction, sale-yard, sale, or place of exhibition within their district.

Foot-and-Mouth Disease found in a Market, Railway Station, Grazing Park, or other like Place, or during Transit.

18. By virtue of section twenty-one of the Act of 1894, if an animal is found to be affected with foot-and-mouth disease :—

- (a.) while exposed for sale or exhibited in a market, fair, sale-yard, place of exhibition, or other place ; or
- (b.) while placed in a lair or other place before exposure for sale ; or
- (c.) while being in or on a landing-place or wharf or railway station or other place during transit ; or
- (d.) while in course of being moved by land or by water ; or
- (e.) while being on common or uninclosed land ; or
- (f.) while being on or in a farm, field, yard, shed, sty, park, or other place wherein animals of different owners are taken in for shelter, or for rest, or for grazing, or for any other purpose ; or
- (g.) while being in any other place not in the possession or occupation or under the control of the owner of the animal ;

the following provisions shall apply, namely :—

(Seizure of Animals).

(i.) The Inspector of the Local Authority shall cause to be seized all the animals affected with foot-and-mouth disease, and also all animals being in or on the market, fair, sale-yard, place of exhibition, lair, landing place, wharf, railway station, common, uninclosed land, farm, field, yard, shed, sty, park, or other such place as aforesaid, and shall forthwith transmit the information by telegraph to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.

(ii.) The Inspector of the Local Authority shall cause all such animals so seized to be detained at the place where they are seized, or to be moved to some convenient and isolated place, and there detained.

(iii.) The Inspector of the Local Authority shall cause, so far as practicable, all the animals affected with foot-and-mouth disease to be kept separate during such movement and detention from animals not so affected.

(iv.) The animals so seized and detained shall not be moved from the place of detention except with the permission of the Lord Lieutenant.

(Declaration of Infected Place by Lord Lieutenant only.)

(v.) The market, fair, sale-yard, place of exhibition, lair, landing-place, wharf, railway station, common, uninclosed land, farm, field, yard, shed, sty, park, or other such place as aforesaid, or any part thereof, in or on which an animal affected with foot-and-mouth disease is found in any case in which this article applies shall not by reason thereof be declared to be an Infected Place or part of such an Infected Place except by the Lord Lieutenant.

(Disinfection in these Cases.)

(vi.) In case of an animal being found to be affected with foot-and mouth disease in or on any such market, fair, sale-yard, place of exhibition, lair, landing-place, wharf, railway station, common, uninclosed land, farm, field, yard, shed, sty, park, or other place as aforesaid, it shall not be lawful for the owner or occupier of such market or other place or any person to again use or allow to be used for animals that portion of the market or other place aforesaid where the diseased animal was found, unless and until a Veterinary Inspector has certified that that portion has been, so far as practicable, cleansed and disinfected.

(Reports.)

(vii.) The Inspector of the Local Authority, acting under this Article, shall forthwith report to : (a) the

Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, and (b) the Local Authority, the proceedings taken by him thereunder.

(Expenses.)

(viii.) The Local Authority may recover summarily the expenses of the execution by them or by their Inspector or other officer of the provisions of this Article from the owner of the animals seized, or from the consignor or consignee thereof, who may recover the same from the owner by proceedings in any court of competent jurisdiction.

Prohibition to Expose or Move Diseased or Suspected Animals.

19.—(1.) It shall not be lawful for any person :—

- (a.) to expose a diseased or suspected animal in a market or fair, or in a sale-yard, or other public or private place where animals are commonly exposed for sale ; or
- (b.) to place a diseased or suspected animal in a lair or other place adjacent to or connected with a market or a fair, or where animals are commonly placed before exposure for sale ; or
- (c.) to send or carry, or cause to be sent or carried, a diseased or suspected animal on a railway, canal, river, or inland navigation, or in a coasting vessel ; or
- (d.) to carry, lead, or drive, or cause to be carried, led, or driven, a diseased or suspected animal on a highway or thoroughfare ; or
- (e.) to place or keep a diseased or suspected animal on common or uninclosed land, or in a field or place insufficiently fenced, or in a field adjoining a highway unless that field is so fenced or situate that animals therein cannot in any manner come in contact with animals passing along that highway or grazing on the sides thereof ; or
- (f.) to graze a diseased or suspected animal on pasture being on the sides of a highway ; or
- (g.) to allow a diseased or suspected animal to stray on a highway or thoroughfare or on the sides thereof, or on common or uninclosed land, or in a field or place insufficiently fenced.

(2.) But this Article shall operate subject to any provisions of any Article of this Order providing for or directing the movement of animals in cases therein mentioned.

(3.) The provisions of the last preceding Article of this Order with respect to the seizure and detention of animals under that Article shall apply in the case of any animal exposed or otherwise dealt with in contravention of this Article.

Food and Water during Detention.

(20.) An Inspector, Officer, or Constable detaining an animal under the Act of 1894 or this Order shall cause it to be supplied with requisite food and water during its detention ; and the expenses incurred by him in respect thereof may be recovered summarily from the person having charge of the animal or from its owner.

Declaration of Slaughter-House an Infected Place by Lord Lieutenant only.

21. A slaughter-house in which an animal affected with foot-and-mouth disease or the carcase of an animal that was affected with foot-and-mouth disease is found, shall not by reason thereof be declared to be an Infected Place, except by the Lord Lieutenant.

Slaughter by Local Authority and Compensation.

22.—(1.) A Local Authority may, if they think fit, cause to be slaughtered :—

- (a.) any cattle, sheep, or swine affected with foot-and-mouth disease or suspected of being so affected ; and

- (b.) any cattle, sheep, or swine being or having been in the same field, shed, or other place or in the same herd or flock or otherwise in contact with animals affected with foot-and-mouth disease, or being or having been in the opinion of the Local Authority in any way exposed to the infection of foot-and-mouth disease.

(2.) The Local Authority shall out of union funds pay compensation as follows for animals slaughtered under this Article :—

- (a.) where the animal slaughtered was affected with foot-and-mouth disease the compensation shall be the value of the animal immediately before it became so affected ; and
(b.) in every other case the compensation shall be the value of the animal immediately before it was slaughtered.

Ascertainment of Value for Compensation in Ireland.

23.—(1.) Where in Ireland an animal is slaughtered on account of foot-and-mouth disease by order of the Privy Council under the provisions of the Act of 1894, the value of the animal for compensation shall be ascertained as follows :—

(i.) If within fourteen days after the receipt of notice in writing from an Inspector or Officer of the Privy Council of the valuation of the animal the owner of the animal or his agent does not give a counter-notice in writing stating in effect that he disputes the valuation made on behalf of the Privy Council, the compensation shall be paid on that valuation.

(ii.) If the owner gives such a counter notice, then the question of the value of the animal shall by virtue of this Article stand referred to the arbitration of a single arbitrator, who shall make his award ready for delivery within seven days after he is appointed, and the provisions of the Common Law Procedure Amendment Act (Ireland), 1856, shall apply to the reference and arbitration.

(iii.) An arbitrator may be appointed by an agreement in writing signed by an Inspector or Officer of the Privy Council and by the owner of the animal or his agent.

(iv.) In case no such agreement is entered into within seven days after the service of the counter-notice by the owner or his agent, either party may, having given notice to the other party of the place and time of his intended application, apply to a court of summary jurisdiction to appoint an arbitrator, and such court may accordingly appoint an arbitrator, as if such court were a court or judge within the meaning of the Common Law Procedure Amendment Act (Ireland), 1856.

(v.) If a higher valuation is awarded than the valuation specified in the notice given by the Inspector or Officer of the Privy Council then the Privy Council shall pay the cost of the reference and award and all costs incurred by the owner with respect to the arbitration when ascertained, but otherwise the costs of the reference and award and all costs incurred by the Privy Council with respect to the arbitration when ascertained as aforesaid may be deducted by the Privy Council from the sum payable to the owner as compensation under the award.

(2.) Where in Ireland an animal is slaughtered on account of foot-and-mouth disease by order of a Local Authority under the provisions of this Order, the provisions of this Article shall apply to the ascertainment of the value of the animal for compensation, and shall be read and have effect as if the Local Authority were mentioned therein instead of the Privy Council.

Withholding of Compensation.

24.—(1.) A Local Authority may, if they think fit, withhold, either wholly or partially, compensation in respect of an animal slaughtered by their order

under this Order where the animal was in their opinion diseased at the time of its being brought into their district.

(2.) A Local Authority before determining, under sub-section seven of section twenty of the Act of 1894 or under this Article, to withhold either wholly or partially, compensation or other payment in respect of an animal slaughtered by their order under this Order, shall give to the owner of the animal an opportunity of making representations to them respecting the facts and circumstances of the case, and shall consider the same.

Keeping of Swine in Slaughter-Houses.

25. It shall not be lawful for any person, in any case in which the slaughter of any animal is authorized or required by this Order, to use for such slaughter any slaughter-house in which swine are kept.

Record of Slaughter.

26. A Local Authority shall keep, in a form provided by the Veterinary Department, a record relative to cattle, sheep, and swine slaughtered by their order under this Order, stating the particulars indicated in such form, with such variations as circumstances require ; and the Clerk of such Local Authority shall furnish weekly a copy of such record to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.

Granting of Movement Licences.

27.—(1.) A Licence shall only be granted by or on behalf of a Local Authority for the movement of an animal under this Order or under any Regulation made by a Local Authority under this Order where in the opinion of the Local Authority or the person granting the Licence, as the case may be, the granting of such Licence is necessary or expedient.

(2.) A Movement Licence granted under this Order or under any Regulation made by a Local Authority under this Order shall not be available if granted by the owner of the animal to be moved or by his agent, or by the owner or consignee or other person selling the animal or exposing the animal for sale, or by the purchaser thereof or by his agent, or by the auctioneer or other person conducting or licensed to hold the sale at which the animal is exposed, or by the occupier of the farm or premises or slaughter house from or to which the animal is to be moved, or by any individual member of an Executive Committee or Sub-Committee of a Local Authority.

Regulations as to Movement Licences.

28.—(1.) The person granting a Movement Licence under this Order shall forthwith send a copy of such Licence to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.

(2.) Every Movement Licence granted under the provisions of this Order, shall, after the expiration of the period for which such Licence is available, be delivered with all practicable speed by the owner or person in charge of the animals moved, at the nearest police station of the district in which the place where the animals were moved under such Licence is situate.

(3.) Every such Movement Licence when received by the Police shall, with all practicable speed, be transmitted to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.

Production of Licences ; Names and Addresses.

29.—(1.) Every person in charge of an animal or thing being moved, where under this Order or under any Regulation made by a Local Authority under this Order a Movement Licence is necessary, shall, on demand of a Justice, or of a Constable, or of an Inspector or Officer appointed by or authorized by the Lord Lieutenant, or of an Inspector or Officer of a

Local Authority, produce and show to him the Movement Licence, if any, authorizing the movement, and shall allow it to be read and a copy of or extract from it to be taken by the person to whom it is produced.

(2.) Every person so in charge shall, on demand as aforesaid, give his name and address to the Justice, or Constable, or Inspector, or Officer.

Provisions as to Regulations of Local Authority.

30.—(1.) A Local Authority shall forthwith send to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, a copy of every Regulation made by them under this Order.

(2.) If the Lord Lieutenant is satisfied on inquiry with respect to any notice served or any Regulation made by a Local Authority under this Order that the same is for any reason objectionable, and directs the revocation thereof, the same shall thereupon cease to operate.

Movement of Animals, &c., with Special Licence.

31. Notwithstanding anything in this Order, or in any Regulation made by a Local Authority thereunder, any animal, carcase, or thing may be moved in any circumstances with a Licence of an Inspector or Officer duly authorized to grant such Licence.

Powers of the Lord Lieutenant.

32. Any powers by this Order conferred upon a Local Authority or an Inspector of a Local Authority may at any time be exercised by the Lord Lieutenant or an Inspector appointed by the Lord Lieutenant respectively.

Local Authority to enforce Order.

33. The provisions of this Order, except where it is otherwise provided, shall be executed and enforced by the Local Authority.

Weekly Returns of Foot-and-Mouth Disease.

34. When an Inspector of a Local Authority finds that foot-and-mouth disease exists or has within ten days existed in his district, he shall forthwith make a return thereof to the Local Authority and to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, on a form provided by the Veterinary Department, with all particulars therein required, and shall continue to so make a return thereof on the Saturday of every week until the disease has ceased.

Disinfection of Drovers, &c.

35. When an Inspector or other Officer duly authorized affixes at or near any wharf, or place of landing, within any port in Ireland, a notice to the effect that persons who have been in contact with animals on board ship in transit to or from Great Britain, or in any part of Great Britain, on entering that wharf or place will be required before leaving to disinfect themselves and their clothes, then all such persons shall, on being requested, comply with the terms of that notice.

Offences.

36.—(1.) If an animal or anything is moved in contravention of this Order, or of a notice served under this Order, or of any Regulation made by a Local Authority under this Order, or of the conditions of a Movement Licence thereunder, the owner of the animal or thing, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the animal or thing, and the owner and the charterer and the master of the vessel in which it is moved, and the consignee or other person receiving or keeping it knowing it to have been moved in contravention as aforesaid, and the occupier of the place from which the animal or thing is moved, shall, each

according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1894.

(2.) If, in contravention of any Regulation made by a Local Authority under this Order, a carcase is removed or is not buried or is not destroyed, the owner of the carcase, and the person for the time being in charge thereof, and the person causing, directing, or permitting the removal, and the person removing or conveying the carcase, and the consignee or other person receiving or keeping it knowing it to have been removed in contravention as aforesaid, and the person failing to bury or destroy the carcase, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1894.

(3.) If anything is omitted to be done as regards cleansing or disinfection in contravention of this Order, or of any Notice given under this Order, or of any Regulation made by a Local Authority under this Order, the owner and the lessee and the occupier and the person in charge of any place or thing in or in respect of which the same is omitted, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1894.

(4.) If an animal is not slaughtered as required by this Order, or by any Regulation made by a Local Authority under this Order, or by the conditions of a Licence thereunder, the person to whom the Licence is granted, and the owner of the animal and the person for the time being in charge thereof, and the person failing to cause the same to be so slaughtered, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1894.

(5.) If a person in charge of an animal, carcase, or thing being moved, where under this Order or under any Regulation made by a Local Authority under this Order a Movement Licence is necessary, on demand made under this Order fails to give his true name and address, or gives a false name or address, he shall be deemed guilty of an offence against the Act of 1894.

(6.) If an owner or person in charge of an animal being moved, where under this Order a Movement Licence is necessary, fails to deliver such Licence at a police station as required by this Order, he shall be deemed guilty of an offence against the Act of 1894.

(7.) If a person, with a view to unlawfully evade or defeat the operation of this Order, or of any Regulation made by a Local Authority under this Order, allows an animal to stray, he shall be deemed guilty of an offence against the Act of 1894.

Documents and Forms.

37.—(1.) Except where otherwise provided in this Order a Local Authority shall provide and supply to their Inspectors and Officers such documents and forms as may be necessary for the purposes of the Act of 1894 and of this Order.

(2.) The forms for use by an Inspector given in the First Schedule to this Order, with such variations as circumstances require, may be used for the purposes of the Act of 1894 and of this Order.

(3.) Forms given in any former Order, which have been before the commencement of this Order prepared and are already printed for use by a Local Authority, may also be used, so far as they are suitable, and with the requisite adaptations.

Interpretation.

38. In this Order, unless the context otherwise requires:—

“Veterinary Department” means the Veterinary Department of the Privy Council Office in Ireland:

“The Act of 1894” means the Diseases of Animals Act, 1894:

"Animals" means cattle, sheep, and goats, and all other ruminating animals and swine:

"Diseased Animal" or "Suspected Animal" means an animal affected with or suspected of foot-and-mouth disease:

"Infected Place" means a place for the time being declared to be infected with foot-and-mouth disease under the Act of 1894:

"Inspector" includes Veterinary Inspector:

"Inspector or other Officer" described in this Order as "duly authorized" for any of the purposes of this Order, means an Inspector or other Officer specially authorized by the Lord Lieutenant:

"Carcase" means the carcase of an animal, and includes part of a carcase, and the meat, bones, hide, skin, hoofs, horns, offal, or other part of an animal, separately or otherwise, or any portion thereof:

Other terms have the same meaning as in the Act of 1894.

Revocation of Orders.

39. The Orders described in the Second Schedule to this Order, to the extent described in that Schedule, are hereby from and after the commencement of this Order revoked: Provided that such revocation shall not invalidate or make unlawful anything done under the Orders or parts of Orders hereby revoked, or affect any licence or authority granted, or any right, title, obligation, or liability accrued thereunder before the commencement of this Order, or interfere with the institution or prosecution of any proceeding in respect of any offence committed against, or any penalty incurred under, the Orders or parts of Orders, hereby revoked before the commencement of this Order.

Existing Regulations of Local Authority.

40. All Regulations made by a Local Authority under the Orders or parts of Orders by this Order revoked, and in force immediately before the commencement of this Order, shall be deemed to have been made under this Order, and shall continue in force until altered or revoked by the Local Authority or by the Lord Lieutenant, provided that nothing in any such Regulation shall in any way apply to an animal or thing which is being moved under the authority of an Inspector duly authorized by the Lord Lieutenant.

Extent.

41. This Order extends to the whole of Ireland.

Commencement.

42. This Order shall come into operation on the first day of July, one thousand eight hundred and ninety-five.

Short Title.

43. This Order may be cited as THE FOOT-AND-MOUTH DISEASE (IRELAND) ORDER OF 1895.

Given at the Council Chamber, Dublin Castle, this 17th day of June, 1895.

William O'Brien. C. T. Redington.

THE FIRST SCHEDULE.

Forms.

FORMS FOR USE BY AN INSPECTOR.

FORM A.

Declaration of Disease.

DISEASES OF ANIMALS ACT, 1894.

(Section 8.)

FOOT-AND-MOUTH DISEASE.

I, A.B., of , the Inspector appointed by , being the Local Authority for the Poor

Law Union of , hereby declare that it appears to me that foot-and-mouth disease exists or has within ten days existed in the following shed, field, or other place, that is to say: [*here describe the place where the disease is found*].

Dated this day of , 18 .

(Signed) A.B.

FORM B.

Notice of Declaration of Disease (Form A) to Occupier.

DISEASES OF ANIMALS ACT, 1894.

(Section 8.)

FOOT-AND-MOUTH DISEASE.

To C.D., of

I, A.B., of , the Inspector appointed by , being the Local Authority for the Poor Law Union of , hereby give you notice, as the occupier of the following shed, field, or other place, that is to say:—[*here describe the place where the disease is found*] that I have made a declaration, a copy whereof is indorsed on this notice [*copy of declaration (Form A) as filled up and signed to be indorsed*], and that in consequence thereof the shed, field, or other place aforesaid has become and is a Place infected with foot-and-mouth disease, subject to the determination and declaration of the Local Authority.

Dated this day of , 18 .

(Signed) A.B.

FORM C.

Notice of Declaration of Disease (Form A) to Occupiers of Contiguous Lands.

DISEASES OF ANIMALS ACT, 1894.

(Section 8.)

FOOT-AND-MOUTH DISEASE.

To E.F., of

I, A.B., of , the Inspector appointed by , being the Local Authority for the Poor Law Union of , hereby give you notice that I have made a declaration, a copy whereof is indorsed on this notice [*copy of declaration (Form A) as filled up and signed to be indorsed*], and that in consequence thereof the shed, field, or other place therein described, has become and is a Place affected with foot-and-mouth disease, subject to the determination and declaration of the Local Authority.

Dated this day of , 18 .

(Signed) A.B.

FORM D.

(Article 6.)

Notice to Owner or Person in Charge prohibiting Movement of Animals.

DISEASES OF ANIMALS ACT, 1894.

FOOT-AND-MOUTH DISEASE.

To I.J., of

I, G.H., of , being an Inspector appointed by the Local Authority of the Poor Law Union of [or being an Inspector appointed or duly authorized by the Lord Lieutenant].

hereby prohibit the movement of the following animal, namely, from or out of :—[*here describe the farm, field, shed, sty, or other place where the animal is to be detained*], and I hereby require you to take notice that, in consequence of this notice and the provisions of the Order in Council under which this notice is issued, it is not lawful for any person, until this notice is withdrawn :—

- (a.) to move such animal from or out of such place as aforesaid ; or
- (b.) to move from or out of such place as aforesaid any other animal that may be thereon or therein ; or
- (c.) to move any other animal on to or into such place as aforesaid ; or
- (d.) to permit any other animal to come in contact with any animal to which the notice applies.

Dated this day of , 18 .
(Signed) G.H.

The Inspector is, with all practicable speed, to send copies of this notice to :—

- (i.) the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle ;
- (ii.) the Local Authority ; and
- (iii.) the Police Officer in charge of the nearest police station of the District.

[*Read the Indorsement on back of this Notice.*]

To be printed as Indorsement on Form D.

The Order in Council under which this notice is issued, provides that if an animal is moved in contravention of this notice the owner of the animal, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the animal, and

the consignee or other person receiving or keeping it knowing it to have been moved in contravention as aforesaid, and the occupier of the place from which the animal is moved, are liable under the Diseases of Animals Act, 1894, to the penalties thereby prescribed.

FORM E.

(Article 6.)

Withdrawal of Notice (Form D) to Owner or Person in charge Prohibiting Movement of Animals.

DISEASES OF ANIMALS ACT, 1894.

FOOT-AND-MOUTH DISEASE.

To I.J., of

I, G.H., of , being an Inspector appointed by the Local Authority for the Poor Law Union of [or being an Inspector appointed or duly authorized by the Lord Lieutenant], hereby withdraw, as from this day of , 18 , the notice signed by and served upon you on the day of , 18 , prohibiting movement of the animal referred to in that notice.

Dated this day of 18 .

(Signed) G.H.

The Inspector is, with all practicable speed, to send copies of this notice to—

- (i.) The Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle ;
- (ii.) the Local Authority ; and
- (iii.) the Police Officer in charge of the nearest police station of the district.

THE SECOND SCHEDULE.

Orders Revoked.

Date.	Title or subject of Order.	Extent of Revocation.
1880. 31 May,	The Animals (Ireland) Order,	The whole of Chapter 3 (Foot-and-Mouth Disease) and all other parts of the Order so far as those parts relate to Foot-and-Mouth Disease.
1883. 19 February,	Port of Dublin—Disinfection of Drovers, &c.	The whole Order.
28 „	Port of Drogheda—Disinfection of Drovers, &c.	Do.
2 March,	Ports of Belfast, Cork, Dundalk, Greenore, Larne, Londonderry, Portrush, Waterford, Wexford—Disinfection of Drovers, &c.	Do.
14 „	Port of Newry—Disinfection of Drovers, &c.	Do.
5 April,	The Foot-and-Mouth Disease Order, No. LXXXII.—Movement of Animals into and out of Infected Areas.	Do.
5 „	Foot-and-Mouth Disease Order, No. LXXXIII.—The Markets and Fairs (Foot-and-Mouth Disease) Order of 1883.	Do.
30 „	Foot-and-Mouth Disease Order, No. 146—The Movement into District (Foot-and-Mouth Disease) Order of 1883.	Do.
7 May,	Foot-and-Mouth Disease Order, No. 174—Empowering Local Authorities to make Regulations for the Disinfection of Hides, Offal, &c.	Do.

THE SECOND SCHEDULE—*continued.*

Date.	Title or subject of Order.	Extent of Revocation.
1883.		
25 May,	Port of Warrenpoint—Disinfection of Drivers, &c.	The whole Order.
2 August,	Port of Dundrum—Disinfection of Drivers, &c.	Do.
9 October,	Foot-and-Mouth Disease Order, No. 593—The Movement into District (Foot-and-Mouth Disease) Order of 1883, Amendment.	Do.
9 „	Foot-and-Mouth Disease Order, No. 594—Movement of Breeding Rams into Places Infected with Foot-and-Mouth Disease.	Do.
1884.		
6 March,	Foot-and-Mouth Disease Slaughter (Ireland) Order of 1884.	Do.
28 August,	Port of Coleraine—Disinfection of Drivers, &c.	Do.
1891.		
15 September,	The Animals (Ireland) Amendment Order of 1891.	Do.
1892.		
2 March,	Port of Sligo—Disinfection of Drivers, &c.	Do.
Do,	Port of Limerick—Disinfection of Drivers, &c.	Do.

THE SHEEP-POX (IRELAND) ORDER OF 1895.

By the Lords Justices and Privy Council in Ireland.
S. WALKER, C.

We, the Lords Justices-General and General Governors of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Diseases of Animals Act, 1894, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

Notice of Disease.

1.—(1.) Every person having or having had in his possession or under his charge a sheep affected with or suspected of sheep-pox shall, with all practicable speed, give notice of the fact of the sheep being so affected or suspected to a constable of the police force for the Police District wherein the sheep so affected or suspected is or was.

(2.) The constable receiving such notice shall immediately transmit the information by telegraph to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.

(3.) The constable shall also forthwith give information of the receipt by him of the notice to an Inspector of the Local Authority, and to the Local Authority.

Duty of Inspector to act immediately.

2.—(1.) An Inspector of a Local Authority on receiving in any manner whatsoever information of the supposed existence of sheep-pox, or having reasonable ground to suspect the existence of sheep pox, shall proceed with all practicable speed to the place where such disease, according to the information received by him, exists, or is suspected to exist, and shall there and elsewhere put in force and discharge the powers and duties conferred and imposed on him as Inspector by or under the Act of 1894 and this Order.

(2.) The Inspector shall forthwith report to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, the information received by him, and his proceedings thereon.

(3.) Every such Inspector shall, on leaving any premises in which sheep-pox exists, or is suspected to exist, thoroughly wash his hands with soap and water, and disinfect his boots and clothes.

Declaration of Sheep-Pox Infected Place.

3.—(1.) Where it appears that sheep-pox exists, or has within ten days existed, in a shed, field, or other place, an Inspector of the Local Authority shall forthwith make and sign a declaration (in the Form A set forth in the First Schedule to this Order or to the like effect).

(2.) He shall forthwith serve a notice (in the Form B set forth in the First Schedule to this Order or to the like effect), signed by him, of the declaration on the occupier of the premises in which that shed, field, or other place is situate.

(3.) Thereupon that shed, field, or other place shall become and be a place infected with sheep-pox, subject to the determination and declaration of the Local Authority.

(4.) The Inspector shall, with all practicable speed, inform the Local Authority and the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, of his declaration and notice, and shall send his declaration and a copy of his notice to the Local Authority, and shall also send copies of the same to the Clerk of the Council, and to the Police Officer in charge of the nearest police station in the district.

(5.) The Local Authority shall forthwith on receipt of that information inquire into the correctness of the Inspector's declaration, with the assistance and advice of a Veterinary Inspector, or of a person qualified according to the Act of 1894 to be such.

(6.) If the Local Authority are satisfied of the correctness of the Inspector's declaration as regards the existence or past existence of disease, they shall by order determine and declare accordingly, and prescribe the limits of the Infected Place, and may, if they think fit, include within those limits any lands or buildings adjoining or near to the shed, field, or other place to which the Inspector's declaration relates.

(7.) The Local Authority may include in an Infected Place any adjoining part of the district of another Local Authority, with the previous consent in writing of that Authority, but not otherwise.

(8.) If the Local Authority are not satisfied of the correctness of the Inspector's declaration as regards the existence or past existence of disease, they shall by order determine and declare accordingly; and thereupon, as from the time specified in that behalf in their order, the shed, field, or other place to which the Inspector's declaration relates shall cease to be an Infected Place.

(9.) The Local Authority shall forthwith report to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, the declaration of the Inspector, and the proceedings of the Local Authority thereon.

Rules for Sheep-Pox Infected Place.

4.—Rule 1. Sheep shall not be moved out of an Infected Place.

Rule 2. Carcases shall not be removed from an Infected Place except in manner hereinafter provided.

Rule 3. A carcase may be removed from an Infected Place :—

(i.) with a certificate of a Veterinary Inspector of the Local Authority certifying that the carcase to be taken out is not the carcase of a sheep that was affected with sheep-pox, the carcase in that case being first skinned; or

(ii.) with a Licence of an Inspector of the Local Authority permitting the carcase to be taken out for the purpose of being buried or destroyed; in which latter case the following provisions shall apply :—

(a.) The Licence shall be available for twelve hours, and no longer;

(b.) The Licence shall specify the place to which the carcase is to be taken for burial or destruction, and the carcase shall not be taken to any other place;

(c.) The carcase shall be taken to the place specified in the Licence under the direction and in charge of an Inspector or other Officer of the Local Authority; and he shall enforce and superintend the immediate burial or destruction thereof of the carcase, and shall forthwith report to the Local Authority the fact of the burial or destruction there;

(d.) If the carcase has to be taken into the district of another Local Authority, there shall also be requisite a Licence of that other Local Authority indorsed on or referring to the first-mentioned Licence;

(e.) The carcase so taken into the district of that other Local Authority shall be taken to the place specified in the Licence under the direction and in charge of an Inspector or other Officer of the Local Authority out of whose district it is taken; and he shall enforce and superintend the immediate burial or destruction thereof of the carcase, and shall forthwith report to both the Local Authorities the fact of the burial or destruction there.

Rule 4. The skin, fleece, or wool, separate from the rest of the carcase, shall not be removed from an

Infected Place, except with a certificate of a Veterinary Inspector certifying that that skin, fleece, or wool has been disinfected to his satisfaction.

Rule 5. Sheep shall not be moved into a shed, field, or other place where sheep-pox has existed, unless and until an Inspector of the Local Authority has certified that all the sheep in that shed, field, or other place have died or been slaughtered, and that the shed or other place has been, so far as practicable, cleansed and disinfected.

Declaration of Freedom from Sheep-Pox by Local Authority.

5.—(1.) Where a Local Authority have declared an Infected Place, they may, if they think fit, at any time after the expiration of twenty-eight days from the date of the cessation therein of that disease, but not sooner, declare by order that Place to be free from sheep-pox.

(2.) A Local Authority declaring by order a place to be free from sheep-pox shall forthwith report to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, the fact of such declaration having been made.

Removal of Dung or other Things.

6. It shall not be lawful for any person to send or carry, or cause to be sent or carried, on a railway, canal, river, or inland navigation, or in a coasting vessel, or on a highway or thoroughfare, any dung, fodder, litter, or thing that has been in an Infected Place, or that has been in any place in contact with or used about a diseased or suspected sheep, except with a Licence of the Local Authority for the district in which such place is situate, on a certificate of an Inspector of the Local Authority certifying that the thing to be moved has been, so far as practicable, disinfected.

Prohibition of Movement.

7.—(1.) An Inspector of a Local Authority or an Inspector appointed by the Lord Lieutenant, may give a notice in writing (in the Form C set forth in the First Schedule to this Order or to the like effect) to the owner or person in charge of any sheep prohibiting the movement of such sheep from or out of any farm, field, shed, or other place, and after the service of such notice it shall not be lawful for any person, until such notice be withdrawn by a further notice in writing (in the Form D set forth in the First Schedule to this Order or to the like effect) signed by an Inspector of the Local Authority or by an Inspector appointed by the Lord Lieutenant, as the case may be :—

(a.) to move such sheep from or out of such place as aforesaid; or

(b.) to move from or out of such place as aforesaid any other sheep that may be thereon or therein; or

(c.) to move any other sheep on to or into such place as aforesaid; or

(d.) to permit any other sheep to come in contact with any sheep to which the notice applies.

(2.) The Inspector shall with all practicable speed send copies of any notice given by him under this Article to :—

(i.) the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle;

(ii.) the Local Authority; and

(iii.) the police officer in charge of the nearest police station of the district.

Disposal of Carcases.

8.—(1.) The carcase of a sheep which at the time of its death was affected with or suspected of sheep-

pox shall be disposed of by the Local Authority as follows:—

- (i.) Either the Local Authority shall cause the carcase to be buried as soon as possible in its skin in some proper place at a depth of not less than six feet below the surface of the earth, and to be covered with a sufficient quantity of quick-lime or other disinfectant;
- (ii.) Or the Local Authority may, if authorized by Licence of the Lord Lieutenant, cause the carcase to be destroyed, under the inspection of the Local Authority, in the mode following: The carcase shall be disinfected, and shall then be taken, in charge of an Officer of the Local Authority, to a horse-slaughterer's or knacker's-yard approved for the purpose by the Lord Lieutenant, or other place so approved, and shall be there destroyed by exposure to a high temperature, or by chemical agents.
- (2.) With the view to the execution of the foregoing provisions of this Article the Local Authority may make such Regulations as they think fit for prohibiting or regulating the removal of carcasses or for securing the burial or destruction of the same.
- (3.) Where under this Article a Local Authority cause a carcase to be buried they shall first cause the skin to be so slashed as to be useless.
- (4.) A Local Authority may cause or allow a carcase to be taken into the district of another Local Authority to be buried or destroyed, with the previous consent of that Local Authority, but not otherwise.

Digging up.

9. It shall not be lawful for any person, except with the Licence of the Lord Lieutenant or permission in writing of an Inspector appointed by the Lord Lieutenant, to dig up, or cause to be dug up, the carcase of any sheep that has been buried.

Disinfection in case of Sheep-Pox.

10.—(1.) Any shed or other place in which a sheep affected with sheep-pox has been kept while so affected, or has died, or been slaughtered, shall be, so far as practicable, cleansed and disinfected, and all litter, dung, or other thing that has been in contact with or used about any such sheep shall be disinfected, burnt, or destroyed, or otherwise dealt with in accordance with instructions given by the Lord Lieutenant.

(2.) The provisions of this Article shall be executed by the Local Authority at their own expense, except where the Local Authority have by Regulation made under the next following Article required the occupier of such place to cleanse and disinfect the same at the expense of such occupier.

Regulations of Local Authority as to Disinfection of Places and Things.

11.—(1.) A Local Authority may make such Regulations as they think fit for the following purposes, or any of them:—

- (a.) For providing for the cleansing and disinfection of places used by diseased or suspected sheep, and of utensils, pens, hurdles, or other things used for or about such sheep, and for prescribing the mode in which such cleansing and such disinfection are to be effected; and
- (b.) For requiring the occupiers of such places to cleanse and disinfect such places and things at the expense of the Local Authority or at the expense of such occupiers.
- (2.) If the occupier of any such place fails to cleanse and disinfect in accordance with any such Regulation, it shall be lawful for the Local Authority, without prejudice to the recovery of any penalty for the infringement of such Regulation, to cause such place and things to be cleansed and disinfected, and to recover summarily the expenses of such cleansing and disinfection from such occupier.

Occupiers to give facilities for Cleansing.

12.—(1.) Where the power of causing any shed, place, or thing to be cleansed and disinfected under this Order is exercised by a Local Authority, or an Inspector appointed by the Lord Lieutenant, the owner and occupier and person in charge of the place or thing shall give all reasonable facilities for that purpose.

(2.) Any person failing to comply with the provisions of this Article shall be deemed guilty of an offence against the Act of 1894.

Regulations of Local Authority as to Markets, Sales, &c.

13. A Local Authority may, with the view of preventing the spreading of sheep-pox, make such Regulations as they think fit for prohibiting or regulating the exposure or sale of sheep in or at any market, fair, auction, sale-yard, sale, or place of exhibition within their district.

Sheep-pox found in a Market, Railway Station, Grazing-Park, or other like Place or during Transit.

14. If a sheep is found to be affected with Sheep-pox:—

- (a.) while exposed for sale or exhibited in a market, fair, sale-yard, place of exhibition, or other place; or
- (b.) while placed in a fair or other place before exposure for sale; or
- (c.) while being in or on a landing-place, or wharf, or railway station or other place during transit; or
- (d.) while in course of being removed by land or by water; or
- (e.) while being on common or uninclosed land; or
- (f.) while being on or in a farm, field, yard, shed, park, or other place wherein animals of different owners are taken in for shelter, or for rest, or for grazing, or for any other purpose; or
- (g.) while being in any other place not in the possession or occupation or under the control of the owner of the animal;

the following provisions shall apply (namely):—

(Seizure of Sheep).

(i.) The Inspector of the Local Authority shall cause to be seized all the sheep affected with sheep-pox, and also all sheep being in or on the market, fair, sale-yard, place of exhibition, fair, landing-place, wharf, railway station, common, uninclosed land, farm, field, yard, shed, park, or other such place as aforesaid, and shall forthwith transmit the information by telegraph to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.

(ii.) The Inspector of the Local Authority shall cause all such sheep so seized to be detained at the place where they are seized, or to be moved to some convenient and isolated place and there detained.

(iii.) The Inspector of the Local Authority shall cause, so far as practicable, all the sheep affected with sheep-pox to be kept separate during such movement and detention from sheep not so affected.

(iv.) The sheep so seized and detained shall not be moved from the place of detention except with the permission of the Lord Lieutenant.

(Declaration of Infected Place by Lord Lieutenant only).

(v.) The market, fair, sale-yard, place of exhibition, fair, landing-place, wharf, railway station, common, uninclosed land, farm, field, yard, shed, park, or other such place as aforesaid, or any part thereof, in or on which a sheep affected with sheep-pox is found in any case in which this Article applies shall not by reason thereof be declared to be an Infected Place or part of such an Infected Place except by the Lord Lieutenant.

(Disinfection in these Cases.)

(vi.) In case of a sheep being found to be affected with sheep-pox in or on any such market, fair, sale-yard, place of exhibition, lair, landing-place, wharf, railway station, common, uninclosed land, farm, field, yard, shed, park, or other place as aforesaid, it shall not be lawful for the owner or occupier of such market or other place or any person to again use or allow to be used for sheep that portion of the Market or other place aforesaid where the diseased sheep was found, unless and until a Veterinary Inspector has certified that that portion has been, so far as practicable, cleansed and disinfected.

(Reports.)

(vii.) The Inspector of the Local Authority acting under this Article shall forthwith report to:—

- (a.) the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle; and
- (b.) the Local Authority, the proceedings taken by him thereunder.

(Expenses.)

(viii.) The Local Authority may recover summarily the expenses of the execution by them or by their Inspector or other Officer of the provisions of this Article from the owner of the sheep seized, or from the consignor or consignee thereof who may recover the same from the owner by proceedings in any court of competent jurisdiction.

(Foreign Animals' Wharves, &c.)

(ix.) Nothing in this Article shall apply to a foreign animals' wharf or to a foreign animals' quarantine station or to a landing-place for foreign animals.

Prohibition to Expose or Move Diseased or Suspected Sheep.

15.—(1.) It shall not be lawful for any person—

- (a.) to expose a diseased or suspected sheep in a market or fair, or in a sale-yard, or other public or private place where sheep are commonly exposed for sale; or
- (b.) to place a diseased or suspected sheep in a lair or other place adjacent to or connected with a market or fair, or where sheep are commonly placed before exposure for sale; or
- (c.) to send or carry, or caused to be sent or carried, a diseased or suspected sheep on a railway, canal, river, or inland navigation, or in a coasting vessel; or
- (d.) to carry, lead, or drive, or cause to be carried, led, or driven, a diseased or suspected sheep on a highway or thoroughfare; or
- (e.) to place or keep a diseased or suspected sheep on common or uninclosed land or in a field or place insufficiently fenced, or in a field adjoining a highway unless that field is so fenced or situate that sheep therein cannot in any manner come in contact with sheep passing along that highway or grazing on the sides thereof; or
- (f.) to graze a diseased or suspected sheep on pasture being on the sides of a highway; or
- (g.) to allow a diseased or suspected sheep to stray on a highway or thoroughfare or on the sides thereof or on common or uninclosed land, or in a field or place insufficiently fenced.

(2.) But this Article shall operate subject to any provisions of any Article of this Order providing for or directing the movement of sheep in cases therein mentioned.

(3.) The provisions of the last preceding Article of this Order with respect to the seizure and detention of sheep under that Article shall apply in the case of any sheep exposed or otherwise dealt with in contravention of this Article.

Food and Water during Detention.

16. An Inspector, Officer, or Constable detaining a sheep under the Act of 1894, or this Order shall cause it to be supplied with requisite food and water during its detention; and the expenses incurred by him in respect thereof may be recovered summarily from the person having charge of the sheep or from its owner.

Declaration of Slaughter-House an Infected Place by Lord Lieutenant only.

17. A slaughter-house in which a sheep affected with sheep-pox or the carcase of a sheep that was affected with sheep-pox is found, shall not, by reason thereof, be declared to be an Infected Place, except by the Lord Lieutenant.

Slaughter in Sheep-Pox and Compensation.

18.—(1.) A Local Authority shall cause all sheep affected with sheep-pox to be slaughtered within two days after the existence of the disease is known to them.

(2.) A Local Authority may if they think fit in any case cause to be slaughtered:—

- (a.) any sheep suspected of being affected with sheep-pox; and
- (b.) any sheep being or having been in the same field, shed, or other place or in the same flock, or otherwise in contact with sheep affected with sheep-pox, or being or having been in the opinion of the Local Authority in any way exposed to the infection of sheep-pox.

(3.) The Local Authority shall out of union funds pay compensation as follows for sheep slaughtered under this Article:—

- (a.) where the sheep slaughtered was affected with sheep-pox the compensation shall be one-half of the value of the sheep immediately before it became so affected, but so that the compensation do not in any such case exceed forty shillings.
- (b.) in every other case the compensation shall be the value of the sheep immediately before it was slaughtered, but so that the compensation do not in any case exceed four pounds.

Ascertainment of Value for Compensation in Ireland.

19. Where in Ireland a sheep is slaughtered on account of sheep-pox by order of a Local Authority under the provisions of this Order, the value of the sheep for compensation shall be ascertained as follows:—

(i.) If within fourteen days after the receipt of notice in writing from the Local Authority of the valuation of the sheep the owner of the sheep or his agent does not give a counter-notice in writing stating in effect that he disputes the valuation made on behalf of the Local Authority, the compensation shall be paid on that valuation.

(ii.) If the owner or his agent gives such a counter-notice, then the question of the value of the sheep shall by virtue of this Order stand referred to the arbitration of a single arbitrator, who shall make his award ready for delivery within seven days after he is appointed, and the Provisions of the Common Law Procedure Amendment Act (Ireland), 1856, shall apply to the reference and arbitration.

(iii.) An arbitrator may be appointed by an agreement in writing signed by the Local Authority and by the owner of the sheep or his agent.

(iv.) In case no such agreement is entered into within seven days after the service of the counter-notice by the owner or his agent, either party may, having given notice to the other party of the place and time of his intended application, apply to a court of summary jurisdiction to appoint an arbitrator, and such court may accordingly appoint an arbitrator, as

if such court were a court or judge within the meaning of the common Law Procedure Amendment Act (Ireland), 1856.

(v.) If a higher valuation is awarded than the valuation made by the Local Authority, then the Local Authority shall pay the cost of the reference and award and all costs incurred by the owner with respect to the arbitration when ascertained, but otherwise the costs of the reference and award and all costs incurred by the Local Authority with respect to the arbitration when ascertained as aforesaid may be deducted by the Local Authority from the sum payable to the owner as compensation under the award.

Withholding of Compensation.

20.—(1.) A Local Authority may, if they think fit, withhold, either wholly or partially, compensation in respect of a sheep slaughtered by their order under this Order where the sheep was in their opinion diseased at the time of its being brought into their district.

(2.) A Local Authority before determining, under sub-section seven of section twenty of the Act of 1894, or under this Article, to withhold, either wholly or partially, compensation or other payment in respect of a sheep slaughtered by their order under this Order, shall give to the owner of the sheep an opportunity of making representations to them respecting the facts and circumstances of the case, and shall consider the same.

Keeping of Swine in Slaughter Houses.

21. It shall not be lawful for any person, in any case in which the slaughter of any sheep is authorized or required by this Order, to use for such slaughter any slaughter-house in which swine are kept.

Record of Slaughter.

22. A Local Authority shall keep in a form provided by the Veterinary Department a record relative to sheep slaughtered by their order under this Order, stating the particulars indicated in such form, with such variations as circumstances require; and the Clerk of such Local Authority shall furnish weekly, a copy of such record to the Clerk of the Council, Veterinary Department Privy Council Office, Dublin Castle.

Regulations as to Movement Licences.

23.—(1.) The person granting a Movement Licence under this Order shall forthwith send a copy of such Licence to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.

(2.) Every Movement Licence granted under the provisions of this Order, shall, after the expiration of the period for which such Licence is available, be delivered, with all practicable speed, by the owner or person in charge of the sheep moved, at the nearest police station of the district in which the place where the sheep were moved under such Licence is situate.

(3.) Every such Movement Licence when received by the police shall, with all practicable speed, be transmitted to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.

Production of Licences: Names and Addresses.

24.—(1.) Every person in charge of a sheep, carcase, or thing being moved, where under this Order or under any Regulation made by a Local Authority under this Order a Movement Licence is necessary, shall, on demand of a Justice, or of a Constable, or of an Inspector, or Officer appointed by the Lord Lieutenant or an Inspector or Officer of a Local Authority,

produce and show to him the Movement Licence, if any, authorizing the movement, and shall allow it to be read and a copy of or extract from it to be taken by the person to whom it is produced.

(2.) Every person so in charge shall, on demand as aforesaid, give his name and address to the Justice, or Constable, or Inspector, or Officer.

Provisions as to Regulations of Local Authority.

25.—(1.) A Local Authority shall forthwith send to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, a copy of every Regulation made by them under this Order.

(2.) If the Lord Lieutenant is satisfied on inquiry, with respect to any notice served or any Regulation made by a Local Authority under this Order, that the same is for any reason objectionable, and directs the revocation thereof, the same shall thereupon cease to operate.

Movement of Sheep, &c., with Special Licence of Inspector.

26. Notwithstanding anything in this Order, or in any regulation made by a Local Authority thereunder, any sheep, carcase, or thing may be moved in any circumstances with a Licence of an Inspector or Officer appointed by the Lord Lieutenant, which Licence will only be granted where the Lord Lieutenant, after inquiry, is satisfied that exceptional circumstances render the movement necessary or expedient.

Powers of the Lord Lieutenant.

27. Any powers by this Order conferred upon a Local Authority or an Inspector of a Local Authority may at any time be exercised by the Lord Lieutenant, or an Inspector appointed by the Lord Lieutenant, respectively.

Local Authority to enforce Order.

28. The provisions of this Order, except where it is otherwise provided, shall be executed and enforced by the Local Authority.

Weekly Returns of Sheep-Pox.

29. When an Inspector of a Local Authority finds that sheep-pox exists or has within ten days existed in his district, he shall forthwith make a return thereof to the Local Authority and to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, on a form provided by the Veterinary Department, with all particulars therein required, and shall continue to so make a return thereof on the Saturday of every week until the disease has ceased.

Offences.

30.—(1.) If a sheep or any thing is moved in contravention of this Order, or of a Notice served under this Order, or of the conditions of a Movement Licence thereunder, the owner of the sheep or thing, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the sheep or thing, and the owner and the charterer and the master of the vessel in which it is moved, and the consignee or other person receiving or keeping it knowing it to have been moved in contravention as aforesaid, and the occupier of the place from which the sheep or thing is moved, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1894.

(2.) If, in contravention of any Regulation made by a Local Authority under this Order, a carcass is removed or is not buried or is not destroyed, the owner of the carcass, and the person for the time being in charge thereof, and the person causing, directing, or permitting the removal, and the person removing or conveying the carcass, and the consignee or other person receiving or keeping it knowing it to have been removed in contravention as aforesaid, and the person failing to bury or destroy the carcass, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1894.

(3.) If anything is omitted to be done as regards cleansing or disinfection in contravention of this Order, or of any Regulation made by a Local Authority under this Order, the owner and the lessee and the occupier and the person in charge of any place or thing in or in respect of which the same is omitted, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1894.

(4.) If a person in charge of a sheep, carcass, or thing being moved, where under this Order or under any Regulation made by a Local Authority under this Order a Movement Licence is necessary, on demand made under this Order, fails to give his true name and address, or gives a false name or address, he shall be deemed guilty of an offence against the Act of 1894.

(5.) If an owner or person in charge of sheep being moved, where under this Order a Movement Licence is necessary, fails to deliver such Licence at a police station as required by this Order, he shall be deemed guilty of an offence against the Act of 1894.

(6.) If a person, with a view to unlawfully evade or defeat the operation of this Order, allows a sheep to stray, he shall be deemed guilty of an offence against the Act of 1894.

Documents and Forms.

31.—(1.) Except where otherwise provided in this Order a Local Authority shall provide and supply to their Inspectors and Officers such documents and forms as may be necessary for the purposes of this Order.

(2.) The forms for use by an Inspector given in the First Schedule to this Order, with such variations as circumstances require, may be used for the purposes of this Order.

(3.) Forms given in any former Order, which have been before the commencement of this Order prepared and are already printed for use by a Local Authority, may also be used, so far as they are suitable, and with the requisite adaptations.

Interpretation.

32. In this Order, unless the context otherwise requires:—

"The Veterinary Department" means the Veterinary Department of the Privy Council Office in Ireland:

"The Act of 1894" means the Diseases of Animals Act, 1894:

"Diseased sheep" or "Suspected sheep" means sheep affected with or suspected of sheep-pox:

"Infected Place" means a place for the time being declared to be infected with sheep-pox under this Order:

"Inspector" includes Veterinary Inspector:

"Carcass" means the carcass of a sheep, and includes part of a carcass, and the meat, bones, fleece, wool, skin, hoofs, horns, offal, or other part of a sheep, separately or otherwise, or any portion thereof:

Other terms have the same meaning as in the Act of 1894.

Revocation of Order.

33. The Order described in the Second Schedule to this Order, to the extent described in that Schedule, is hereby from and after the commencement of this Order revoked: Provided that such revocation shall not invalidate or make unlawful anything done under the parts of the Order hereby revoked, or affect any licence or authority granted, or any right, title, obligation, or liability accrued thereunder before the commencement of this Order, or interfere with the institution or prosecution of any proceeding in respect of any offence committed against, or any penalty incurred under, the parts of the Order hereby revoked before the commencement of this Order.

Extent.

34. This Order extends to the whole of Ireland.

Commencement.

35. This Order shall come into operation on the first day of July, one thousand eight hundred and ninety-five.

Short Title.

36. This Order may be cited as THE SHEEP-POX (IRELAND) ORDER OF 1895.

Given at the Council Chamber, Dublin Castle, this 17th day of June, 1895.

William O'Brien. C. T. Redington

THE FIRST SCHEDULE.

Forms.

FORMS FOR USE BY AN INSPECTOR.

FORM A.

(Article 3.)

Declaration of Disease.

DISEASES OF ANIMALS ACT, 1894.

SHEEP-POX.

I, A.B., of _____, the Inspector appointed by _____, being the Local Authority for the Poor Law Union of _____, hereby declare that it appears to me that sheep-pox exists or has within ten days existed in the following shed, field, or other place, that is to say:—[here describe the place where the disease is found].

Dated this _____ day of _____, 18 ____.

(Signed) A.B.

FORM B.

(Article 3.)

Notice of Declaration of Disease (Form A) to Occupier.

DISEASES OF ANIMALS ACT, 1894.

SHEEP-POX.

To C.D., of _____, the Inspector appointed by I A.B., of _____, being the Local Authority for the Poor Law Union of _____, hereby give you

notice, as the occupier of the following shed, field, or other place, that is to say :—[*here describe the place where the disease is found*] that I have made a Declaration, a copy whereof is indorsed on this notice [*copy of Declaration (Form A) as filled up and signed to be indorsed*], and that in consequence thereof the shed, field, or other place aforesaid has become and is a Place infected with sheep-pox, subject to the determination and declaration of the Local Authority.

Dated this day of , 18 .

(Signed) A.B.

FORM C.

(Article 7.)

*Notice to Owner or Person in Charge Prohibiting
Movement of Sheep.*

DISEASES OF ANIMALS ACT, 1894.

SHEEP-POX.

To G.H., of

I, E.F., , of , being an Inspector appointed by the Local Authority of the Poor Law Union of [or being an Inspector appointed by the Lord Lieutenant], hereby prohibit the movement of the following sheep, namely,

from or out of [*here describe the farm, field, shed, or other place where the sheep is to be detained*] and I hereby require you to take notice that, in consequence of this notice and the provisions of the Order in Council, under which this notice is issued, it is not lawful for any person, until this notice is withdrawn :—

(a.) to move such sheep from or out of such place as aforesaid ; or

(b.) to move from or out of such place as aforesaid any other sheep that may be thereon or therein ; or

(c.) to move any other sheep on to or into such place as aforesaid ; or

(d.) to permit any other sheep to come in contact with any sheep to which the notice applies.

Dated this day of , 18 .

(Signed) E.F.

The Inspector is with all practicable speed to send copies of this notice to :—

- (i.) The Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle ;
- (ii.) The Local Authority ; and
- (iii.) The Police Officer in charge of the nearest police station of the district.

[*Read the Indorsement on back of this notice.*]

To be printed as Indorsement on Form C.

The Order in Council under which this Notice is issued, provides that if a sheep is moved in contravention of this notice the owner of the sheep, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the sheep, and the consignee or other person receiving or keeping it knowing it to have been moved in contravention as aforesaid, and the occupier of the place from which the sheep is moved, are liable under the Diseases of Animals Act, 1894, to the penalties thereby prescribed.

FORM D.

(Article 7.)

*Withdrawal of Notice (Form C) to Owner or Person
in Charge Prohibiting Movement of Sheep.*

DISEASES OF ANIMALS ACT, 1894.

SHEEP-POX.

To G.H., of

I, E.F., , of , being an Inspector appointed by the Local Authority for the Poor Law Union of [or being an Inspector appointed by the Lord Lieutenant], hereby withdraw, as from this day of , 18 , the notice signed by and served upon you on the day of , 18 , prohibiting movement of the sheep referred to in that notice.

Dated this day of , 18

(Signed) E.F.

The Inspector is with all practicable speed to send copies of this notice to :—

- (i.) The Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle ;
- (ii.) The Local Authority ; and
- (iii.) The Police Officer in charge of the nearest police station of the district.

THE SECOND SCHEDULE.

Order Revoked.

Date.	Short Title.	Extent of Revocation.
31 May, 1880.	The Animals (Ireland) Order, . . .	The whole of Chapter 4 (Sheep-Pox) and all other parts of the Order so far as those parts relate to sheep-pox.

IMPORTATION OF ANIMALS (IRELAND)
ORDER, 1895

By the Lords Justices and Privy Council in Ireland.

S. WALKER, C.

We, the Lords Justices-General and General Governors of Ireland, by and with the advice of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Diseases of Animals Act, 1894, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Landing of Animals from Great Britain.

1. Unless and until Her Majesty's Privy Council in Ireland otherwise order, it shall not be lawful to import into, or land in Ireland, any animal or animals from Great Britain, except with the consent of the Lord Lieutenant, and subject to such conditions as may be prescribed in any such consent.

Interpretation.

2. In this Order "Animals" means cattle, sheep, and goats, and all other ruminating animals, and swine.

Revocation of Order.

3. The Order described in the Schedule to this Order is hereby from and after the commencement of this Order revoked: Provided that such revocation shall not invalidate or make unlawful anything done under the Order hereby revoked, or affect any consent, licence, or authority granted, or any right, title, obligation, or liability accrued thereunder before the commencement of this Order, or interfere with the institution or prosecution of any proceeding in respect of any offence committed against or any penalty incurred under the Order hereby revoked before the commencement of this Order.

Commencement.

4. This Order shall commence and take effect from and immediately after the 1st day of July, 1895.

Short Title.

5. This Order may be cited as "The Importation of Animals (Ireland) Order, 1895."

Given at the Council Chamber, Dublin Castle
this 17th day of June, 1895.

William O'Brien.

C. T. Redington.

SCHEDULE.

Order Revoked.

Date.	Title.
1886. 9th February,	Importation of Animals (Ireland) Order, 1886.

THE PORTAL INSPECTION (IRELAND)
ORDER OF 1895.

By the Lord Lieutenant and Privy Council in Ireland.

CADOGAN.

We, the Lord Lieutenant General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Diseases of Animals Act, 1894, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Places of Inspection.

1. The inspection of animals intended for exportation from the ports mentioned in the First Schedule to this Order shall be made in the places described in that Schedule, respectively, subject to the conditions applying to any separate place, as specified in the Schedule aforesaid; and no other places shall be used for such inspection unless and until it is otherwise ordered.

Time of Inspection.

2. The inspection of animals intended for exportation shall take place between sunrise and sunset only; provided that the period of inspection may from time to time be extended or otherwise altered for any particular port with the special consent of the Lord Lieutenant, and subject to such conditions as may be prescribed in each case.

Revocation of Orders.

3. The Orders described in the Second Schedule to this Order are hereby from and after the commencement of this Order revoked; but this revocation shall not—

(a.) Revive any Order revoked by or otherwise affect the past operation of any of those Orders;

(b.) Affect the validity or invalidity of anything done or suffered, or any licence or authority granted, or any right, title, obligation, or liability accrued thereunder, before the commencement of this Order;

(c.) Interfere with the institution or prosecution of any proceeding in respect of any offence committed against or the recovery or imposition of any penalty or forfeiture or punishment incurred under any of the Orders hereby revoked before the commencement of this Order.

Commencement.

4. This Order shall take effect from and immediately after the date hereof.

Short Title.

5. This Order may be cited as "The Portal Inspection (Ireland) Order of 1895."

Given at the Council Chamber, Dublin Castle,
this 17th of December, 1895.

Ashbourne, C.

C. R. Barry.

William O'Brien.

H

FIRST SCHEDULE.

Port.	Places of Inspection.
Ballina . . .	The pens forming portion of a yard belonging to the Moy Commissioners of Ballina, situated on the Quay on the river Moy, near the town of Ballina.
Belfast, . . .	<ol style="list-style-type: none"> 1. The yard belonging to the Great Northern Railway Company (Ireland), situated at Lagan Bank-road, in Cromac Ward, in the city of Belfast; which may be used for the inspection of any animals intended for exportation. 2. The yard belonging to the Belfast and Northern Counties Railway Company, situated at Duncrue street, in Dock Ward, in the city of Belfast; which may be used for the inspection, previous to their removal therefrom, of such animals as have been conveyed on the line of railway owned or worked by that Company, and discharged at the above-named yard. 3. The yard belonging to the Great Northern Railway Company (Ireland), situated at Grosvenor-street, in St. George's Ward, in the city of Belfast; which may be used for the inspection, previous to their removal therefrom, of such animals as have been conveyed on the line of railway owned or worked by that Company, and discharged at the above-named yard.
Coleraine, . . .	The pens with concrete floors, the property of the Harbour Commissioners of Coleraine, situated on the quay at Coleraine.
Cork, . . .	<ol style="list-style-type: none"> 1. A yard belonging to the City of Cork Steam Packet Company (Limited), situated in North-East Ward, in the city of Cork, entered from Alfred-street, and having an exit at Penrose-quay. 2. A yard belonging to the Clyde Shipping Company, situated in North-East Ward, in the city of Cork, entered from King-street, and having an exit at Patrick's-quay.
Drogheda, . . .	<p>The paved yards, the property of the Drogheda Steam Packet Company, situated in St. Laurence's Gate Ward, parish of St. Peter, and county of the town of Drogheda, described as follows:—</p> <p>No. 1, or "Gas Yard," entered from Steam Packet-quay.</p> <p>No. 2, or "Mill-Yard," entered from Back Strand, with an exit through the Company's stores to Steam Packet-quay.</p> <p>No. 3, or "Office Yard," entered from Steam Packet-quay.</p> <p>No. 4, or "Large Inspection Yard," entered from Cross-street, leading from Back Strand to Steam Packet-quay, and opening into Steam Packet-quay.</p>
Dublin, . . .	<ol style="list-style-type: none"> 1. A yard in the occupation of the Dublin, Sillioth, and Isle of Man Steamers (William Sloan and Company), situated in the Custom House Docks, in the city of Dublin, entered from Commons-street, and having an exit at Custom House-quay. 2. A yard belonging to the City of Dublin Steam Packet Company, situated in North Dock Ward, in the city of Dublin, entered from Mayor-street, and having exits at North Wall-quay. 3. A yard belonging to the London and North Western Railway Company, situated in North Dock Ward, in the city of Dublin, entered from Upper Sheriff-street, and having an exit leading to North Wall-quay. 4. A yard in the occupation of the Bristol Steam Navigation Company, Limited, situated in North Dock Ward, in the city of Dublin, having an entrance and exit at 70, North Wall-quay. 5. A yard belonging to the Dublin and Glasgow Steam Packet Company (Duke Line), situated in North Dock Ward, in the city of Dublin, entered from Upper Mayor-street, and having an exit at 72, North Wall-quay. 6. A yard belonging to the Glasgow, Dublin, and Londonderry Steam Packet Company, Limited (Laird Line), situated in North Dock Ward, in the city of Dublin, having an entrance and exit at 73, North Wall-quay. 7. A yard known as "Morecambe Yard," belonging to the Laird Line, situated in North Dock Ward, in the city of Dublin, having an entrance and an exit at 87, North Wall-quay. 8. A yard belonging to Messrs. Tedcastle and Company, situated in South Dock Ward, in the city of Dublin, entered from East Hanover-street, and having exits at Windmill-lane which leads to Sir John Rogerson's-quay. 9. A yard belonging to J. M'Cormick and Company, Limited, situated in Trinity Ward, in the city of Dublin, entered from South Gloucester-street, and having an exit at City-quay.
Dundalk, . . .	The paved portion of an enclosed yard, belonging to the Dundalk and Newry Steam Packet Company, situated on the quay at Dundalk, entered from the public road leading to Soldier's Point, and having an exit on the quay aforesaid.
Dundrum, . . .	The paved pens belonging to the East Downshire Steamship Company, situated on the quay at Dundrum.
Greenore, . . .	The pens with paved and concrete floors in the yard at Greenore belonging to the London and North Western Railway Company, having an entrance from the lines of Railway at Greenore and an exit at the Quay.

FIRST SCHEDULE—*continued.*

Port.	Places of Inspection.
Larne, . . .	The pens with concrete floors, the property of the Belfast and Northern Counties Railway Company, situated at the terminus of their railway, at the Quay, Larne Harbour.
Limerick, . . .	A yard belonging to the Limerick Harbour Commissioners, situated in the Dock Ward, in the city of Limerick, having an entrance and an exit in Dock-road.
Londonderry, . . .	The pens with concrete floors the property of the Harbour Commissioners of Londonderry, situated on the Quay, opposite to the Custom House, Constabulary Barracks, and Victoria Market.
Newry, . . .	The pens in the occupation of the Dundalk and Newry Steam Packet Company, situated in the town of Newry, at each side of William-street, close to Dublin Bridge, and between the Newry Canal and the Newry and Warrenpoint Railway; and also part of a yard situated on Butter Crane-quay, consisting of three pens with passage way leading to Butter Crane-quay.
Portrush, . . .	The pens with concrete floors, the property of the Harbour Company (Limited) of Portrush, situated at the Quay, Portrush.
Sligo, . . .	1. An enclosed yard, having a floor of concrete, and containing pens for animals, the property of the Sligo Harbour Commissioners, situated at the extreme end of the old Quay at Sligo. 2. An enclosed yard, having a floor of concrete, and containing sheds and pens for animals, the property of the Sligo Harbour Commissioners, occupied by the Sligo Steam Navigation Company, and situated on the old Quay at Sligo, and having an entrance from the Quay,
Waterford, . . .	1. A yard belonging to the Great Western Railway Company (of England), situated in Tower Ward, in the city of Waterford, entered from Marble-lane, and having an exit at Adelphi Wharf. 2. A yard belonging to the Waterford and Limerick Railway Company, situated in West Ward, in the city of Waterford, having an entrance and an exit at Sion-row-road. 3. A yard belonging to the Waterford Steam Ship Company, Limited, situated in Tower Ward, in the city of Waterford, entered from Ross-lane, and having exits at Adelphi Wharf and Marble-lane. 4. A yard in the occupation of the Clyde Shipping Company (of Glasgow), situated in Custom-House Ward, in the City of Waterford, having an entrance and exit at Keyzer-street.
Westport, . . .	The pens with concrete floors, the property of the Harbour Commissioners of Westport, situated on the Quay at Westport.
Wexford, . . .	A yard in the joint occupation of John Bacon, Limited, of 14, Water-street, in the city of Liverpool, and of the Waterford Steamship Company, Limited, situated at Redmond-place, in the town of Wexford.

THE SECOND SCHEDULE.

Orders Revoked.

Date.	Short Title or Subject.
1878. 25 September, . . .	Inspection of Animals intended for Exportation.
1879. 1 December, . . .	Port of Dublin—Inspection of Animals intended for Exportation.
1883. 20 December, . . .	Port of Belfast—Defining Places of Inspection of Animals intended for Exportation.
1884. 1 August, . . .	Port of Wexford—Defining Place of Inspection of Animals intended for Exportation.
21 Do., . . .	Port of Limerick—Defining Place of Inspection of Animals intended for Exportation.
1885. 3 January, . . .	Port of Londonderry—Defining Place of Inspection of Animals intended for Exportation.

THE SECOND SCHEDULE—*continued.**Orders Revoked.*

Date.	Short Title or Subject.
1886. 15 May, . . .	Port of Cork—Defining Places of Inspection of Animals intended for Exportation.
1887. 31 March, . . .	Port of Dundalk—Defining Place of Inspection of Animals intended for Exportation.
Do., . . .	Port of Dundrum—Defining Place of Inspection of Animals intended for Exportation.
Do., . . .	Port of Greenore—Defining Place of Inspection of Animals intended for Exportation.
4 April, . . .	Port of Larne—Defining Place of Inspection of Animals intended for Exportation.
Do., . . .	Port of Westport—Defining Place of Inspection of Animals intended for Exportation.
5 Do., . . .	Port of Coleraine—Defining Place of Inspection of Animals intended for Exportation.
Do., . . .	Port of Newry—Defining Place of Inspection of Animals intended for Exportation.
Do., . . .	Port of Portrush—Defining Place of Inspection of Animals intended for Exportation.
29 Do., . . .	Port of Ballina—Defining Place of Inspection of Animals intended for Exportation.
Do., . . .	Port of Drogheda—Defining Places of Inspection of Animals intended for Exportation.
1891. 14 December, . . .	Port of Sligo—Defining Places of Inspection of Animals intended for Exportation.
1892. 15 February, . . .	Port of Waterford—Defining Places of Inspection of Animals intended for Exportation.

PORT OF ROSSLARE.

By the Lords Justices-General and General Governors
of Ireland.

ASHBOURNE, C.

HEDGES EYRE CHATTERTON.

WE, the Lords Justices-General and General Governors of Ireland, by virtue and in exercise of the powers in Us vested under the Diseases of Animals Act, 1894, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Place of Inspection.

1. The inspection of animals intended for exportation from the port of Rosslare shall be made in the place described in the Schedule to this Order; and no other place shall be used for such inspection until this Order shall have been altered or revoked.

Time of Inspection.

2. The inspection of animals intended for exportation shall take place between sunrise and sunset only; provided that the period of inspection may from time to time be extended or otherwise altered with the special consent of the Lord Lieutenant, and subject to such conditions as may be prescribed in each case.

Commencement.

3. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 22nd day of
September, 1896.

By Their Excellencies' Command,

J. B. DOUGHERTY.

SCHEDULE.

The yard with concrete floor, the property of the Fishguard and Rosslare Railways and Harbours Company, situated at Rosslare Harbour Railway Station.

ISLE OF MAN ANIMALS (IRELAND)
ORDER OF 1897.

By the Lord Lieutenant and Privy Council in
Ireland.

CADOGAN.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Diseases of Animals Acts, 1894 and 1896, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Landing of Animals from the Isle of Man.

1. Unless and until Her Majesty's Privy Council in Ireland otherwise order, it shall not be lawful to im-

port into, or land in Ireland, any animal or animals from the Isle of Man, except with the consent of the Lord Lieutenant, and subject to such conditions as may be prescribed in any such consent.

Interpretation.

2. In this Order "Animals" means cattle, sheep, and goats, and all other ruminating animals, and swine.

Commencement.

3. This Order shall come into operation on the 1st day of February, one thousand eight hundred and ninety-seven.

Short Title.

4. This Order may be cited as "The Isle of Man Animals (Ireland) Order of 1897."

Given at the Council Chamber, Dublin Castle, this 29th day of January, 1897.

Ashbourne, C.	Dufferin and Ava.
Belmore.	Morris.
C. R. Barry.	C. Palles.
W. M. Johnson.	S. Walker.
Hugh Holmes.	William O'Brien.
James Murphy.	Thomas A. Dickson.
C. T. Redington.	Rd. Martin.
A. H. Smith-Barry.	

THE CHANNEL ISLANDS ANIMALS (IRELAND) ORDER OF 1897.

By the Lord Lieutenant and Privy Council in Ireland.

CADOGAN.

We, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Diseases of Animals Acts, 1894 and 1896, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Landing of Animals from the Channel Islands.

1. Unless and until Her Majesty's Privy Council in Ireland otherwise order, it shall not be lawful to import into, or land in Ireland, any animal or animals from the Channel Islands, except with the consent of the Lord Lieutenant, and subject to such conditions as may be prescribed in any such consent.

Interpretation.

2. In this Order "Animals" means cattle, sheep, and goats, and all other ruminating animals, and swine.

Commencement.

3. This Order shall come into operation on the 1st day of February, one thousand eight hundred and ninety-seven.

Short Title.

4. This Order may be cited as "The Channel Islands Animals (Ireland) Order, 1897."

Given at the Council Chamber, Dublin Castle, this 29th day of January, 1897.

Ashbourne, C.	Dufferin and Ava.
Belmore.	Morris.
C. R. Barry.	C. Palles.
W. M. Johnson.	S. Walker.
Hugh Holmes.	William O'Brien.
James Murphy.	Thomas A. Dickson.
C. T. Redington.	Rd. Martin.
A. H. Smith-Barry.	

THE RABIES (IRELAND) ORDER OF 1897.

By the Lords Justices and Privy Council in Ireland.

HEDGES EYRE CHATTERTON.

A. M. PORTER.

We, the Lords Justices-General and General Governors of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in us vested under the Diseases of Animals Acts, 1894 and 1896, and of every other power enabling us in this behalf, do order, and it is hereby ordered as follows:—

Notice of Disease.

1.—(1.) Every person having or having had in his possession or under his charge an animal affected with or suspected of rabies shall with all practicable speed give notice of the fact of the animal being so affected or suspected to a constable of the police force for the police district wherein the animal so affected or suspected is or was.

(2.) The constable receiving such notice shall forthwith give information of the receipt by him of the notice to

(i.) The Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle;

(ii.) An Inspector of the Local Authority;

(iii.) The Local Authority.

Duty of Inspector to act immediately.

2. An Inspector of a Local Authority on receiving in any manner whatsoever information of the supposed existence of rabies, or having reasonable ground to suspect the existence of rabies, shall proceed with all practicable speed to the place where such disease, according to the information received by him, exists, or is suspected to exist, and shall there and elsewhere put in force and discharge the powers and duties conferred and imposed on him as Inspector by or under the Act of 1894 and this Order.

Public Warning as to Existence of Disease.

3.—(1.) The Local Authority may, if they think fit, give public warning by placards, advertisement, or otherwise, of the existence of rabies in any shed, stable building, kennel, field, or other place, with or without any particular description thereof, as they think fit, and may continue to do so during the existence of the disease, and in case of a shed, stable, building, kennel or other like place, until the same has been cleansed and disinfected.

(2.) It shall not be lawful for any person (without authority or excuse) to remove or deface any such placard.

Compulsory Slaughter of Dogs.

4. The Local Authority shall cause to be slaughtered every dog within their District which is diseased or suspected or which has been bitten by a diseased or suspected dog.

Owners to give facilities for Slaughter.

5.—(1.) Where the power of causing any dog to be slaughtered under this Order is exercised by a Local Authority, the owner and person in charge of such dog shall give all reasonable facilities for that purpose.

(2.) Any person failing to comply with the provisions of this Article shall be deemed guilty of an offence against the Act of 1894.

Slaughter of Diseased Animals (other than Dogs).

6.—(1.) A Local Authority may, if they think fit, cause to be slaughtered any diseased animal (other than a dog) within their District.

(2.) Provided, that if the owner of any animal (other than a dog) proposed to be slaughtered under this Article gives notice in writing to the Local Authority, or their Inspector or other Officer, that he objects to the animal being slaughtered, it shall not be lawful for the Local Authority to cause that animal to be slaughtered except with the further special authority of the Lord Lieutenant first obtained.

Slaughter of Suspected Animals (excluding Dogs) with Compensation.

7.—(1.) A Local Authority may, if they think fit, cause to be slaughtered any suspected animal (other than a dog), and shall, out of Union Funds, pay as compensation for every animal slaughtered under this Article the value of the animal immediately before it was slaughtered.

(2.) Provided, that if the owner of any animal proposed to be slaughtered under this Article gives notice in writing to the Local Authority, or their Inspector or other Officer, that he objects to the animal being slaughtered, it shall not be lawful for the Local Authority to cause that animal to be slaughtered except with the further special authority of the Lord Lieutenant first obtained.

Regulations of Local Authority as to Slaughter.

8. A Local Authority may make such Regulations as they think fit for the purposes of the execution of the provisions of the two last preceding Articles of this Order: Provided that the power to make Regulations under this Article shall be exercised only by the Local Authority or their Executive Committee and shall not be deputed to any other Committee or Sub-Committee.

Post-Mortem Examination.

9.—(1.) Where an animal has died of, or has been slaughtered on account of, rabies or disease supposed to be rabies, the Local Authority may, previous to the disposal of the carcase, cause a post-mortem examination to be made thereof. The post-mortem examination shall be conducted by a Veterinary Inspector or Veterinary Surgeon specially appointed in that behalf, who shall forthwith report to the Local Authority and to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, in such form as may be required, the result of such examination.

(2.) The owner and the person in charge of any such carcase shall give all reasonable facilities for the purposes mentioned in paragraph (1.) of this Article, and any person failing to give such facilities shall be deemed guilty of an offence against the Act of 1894.

Dogs deemed to be Exposed to Infection.

10. Every dog shall for the purposes of this Order be deemed to have been exposed to the infection of rabies which has been in the same shed, stable, building, kennel, field, or other place, or otherwise in contact with any diseased or suspected dog, or which has in any other way been exposed to the infection of rabies.

Local Authority to Secure Isolation of Dogs Exposed to Infection.

11. The Local Authority shall secure the isolation of dogs which have been exposed to the infection of rabies by causing Notices under the next following Article to be served with all practicable speed on the owner or person in charge of every such dog within their District and by taking all necessary steps to enforce compliance with every Notice served under such Article.

Isolation of Animals

12.—(1) An Inspector of the Local Authority, or an Inspector or other Officer appointed by or duly authorized by the Lord Lieutenant, may serve or Notice in writing (in the Form A set forth in the First Schedule to this Order or to the like effect) on the owner or person in charge of any dog or other animal requiring the same to be kept in a kennel, shed, building, or other suitable place, and after the service of such Notice it shall not be lawful for any person, until such Notice be withdrawn by a further Notice in writing (in the Form B set forth in the First Schedule to this Order or to the like effect) signed by an Inspector or other Officer appointed by or duly authorized by the Lord Lieutenant—

- (a.) to move from or out of such kennel, shed, building, or other place as aforesaid any dog or other animal that may be therein; or
- (b.) to move any dog or other animal into such kennel, shed, building, or other place as aforesaid; or
- (c.) to permit any dog or other animal to come in contact with any animal to which the Notice applies.

(2.) The Inspector or other Officer who has given a Notice under this Article shall with all practicable speed send copies thereof to

- (i.) The Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle;
- (ii.) The Local Authority;
- (iii.) The Police Officer in charge of the nearest police station of the district.

Seizure, Detention, and Disposal of Stray Dogs.

13.—(1.) The Local Authority shall cause all stray dogs found within their District to be seized, and such dogs so seized shall be dealt with as follows:

- (i.) If the dog is diseased or suspected or has been bitten by a diseased or suspected dog it shall be forthwith slaughtered.
- (ii.) If the dog has been exposed to the infection of rabies it shall be detained, slaughtered, or otherwise dealt with as the Local Authority think expedient, but so that the dog shall not, while detained, be allowed to come in contact with any other animal.
- (iii.) In any other case the dog shall be detained in some proper place and be there kept for such period as the Local Authority think expedient: Provided that where the person having charge of or the owner of a dog so detained is known, the Local Authority shall cause notice to be forthwith given to such person or owner of the fact of the dog having been so seized and detained, and the dog shall, without prejudice to the recovery of any penalty for the infringement of this Order, be given up to such person or owner on payment of the reasonable expenses incurred in respect of such detention. If the dog so seized and detained has not been claimed by such person or owner within three days after the seizure, or, where such person or owner is known, within two days after the aforesaid notice has been given, the Local Authority may cause the dog to be slaughtered or otherwise disposed of in such manner as the Local Authority deem expedient.

Disposal of Carcases.

14.—(1.) The carcase of an animal which at the time of its death was affected with or suspected of rabies shall be disposed of by the Local Authority as follows:

- (i.) Either the Local Authority shall cause the carcase to be buried as soon as possible in its skin in some proper place at a depth of not less

than six feet below the surface of the earth, and to be covered with a sufficient quantity of quicklime or other disinfectant ;

- (ii.) Or the Local Authority may, if authorized by Licence of the Lord Lieutenant, cause the carcase to be destroyed, under the inspection of the Local Authority, in the mode following: The carcase shall be disinfected, and shall then be taken, in charge of an officer of the Local Authority, to a horse-slaughterer's or knacker's yard approved for the purpose by the Lord Lieutenant, or other place so approved, and shall be there destroyed by exposure to a high temperature, or by chemical agents.

(2.) With the view to the execution of the foregoing provisions of this Article the Local Authority may make such Regulations as they think fit for prohibiting or regulating the removal of carcases or for securing the burial or destruction of the same.

(3.) Where under this Article a Local Authority cause a carcase to be buried, they shall first cause the skin to be so slashed as to be useless.

(4.) A Local Authority may cause or allow a carcase to be taken into the District of another Local Authority to be buried or destroyed, with the previous consent of that Local Authority, but not otherwise.

Digging up.

15. It shall not be lawful for any person, except with the Licence of the Lord Lieutenant or permission in writing of an Inspector appointed by the Lord Lieutenant, to dig up or cause to be dug up, the carcase of any animal that has been buried, whether under this Order or otherwise.

Record of Slaughter.

16. A Local Authority shall keep, in a form provided by the Veterinary Department, a record relative to diseased or suspected animals slaughtered by their order under this Order, stating the particulars indicated in such form, with such variations as circumstances require; and the Clerk of such Local Authority shall furnish weekly a copy of such Record so far as it relates to suspected animals (other than dogs) slaughtered, to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.

Regulations of Local Authority as to Disinfection of Places and Things.

17.—(1.) A Local Authority may make such Regulations as they think fit for the following purposes, or any of them :

- (a.) For providing for the cleansing and disinfection of any place used by a diseased or suspected animal, and of any utensil, feeding-trough, pen, hurdle, or other thing used for or about such animal :
- (b.) For providing for the cleansing and disinfection of any van, cart, or other vehicle used for carrying any diseased or suspected animal on land otherwise than on a railway :
- (c.) For prescribing the mode in which such cleansing and such disinfection are to be effected : and
- (d.) For requiring the occupier of any such place, and the owner of any such utensil, vehicle, or thing to cleanse and disinfect the same at the expense of the Local Authority, or at the expense of such owner or occupier.

(2.) If any person fails to cleanse and disinfect in accordance with any such Regulation, it shall be lawful for the Local Authority, without prejudice to the recovery of any penalty for the infringement of such Regulation, to cause such place, vehicle, or thing to be cleansed and disinfected, and to recover summarily the expenses of such cleansing and disinfection from such person.

Occupiers to give facilities for Cleansing.

18.—(1.) Where the power of causing any place, vehicle, or thing to be cleansed and disinfected under this Order is exercised by a Local Authority, the owner and occupier and person in charge of the place, vehicle, or thing shall give all reasonable facilities for that purpose.

(2.) Any person failing to comply with the provisions of this Article shall be deemed guilty of an offence against the Act of 1894.

Provisions as to Regulations of Local Authority.

19.—(1.) A Local Authority shall forthwith send to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, a copy of every Regulation made by them under this Order.

(2.) If the Lord Lieutenant is satisfied on inquiry, with respect to any Regulation made by a Local Authority under this Order, that the same is for any reason objectionable, and direct the revocation thereof, the same shall thereupon cease to operate.

Movement of Animals, &c., with Special Licence.

20. Notwithstanding anything in this Order, or in any Regulation made by a Local Authority thereunder, any animal, carcase, or thing may be moved in any circumstances with a Licence of an Inspector or Officer appointed by or duly authorized by the Lord Lieutenant.

Powers of the Lord Lieutenant.

21. Any power by this Order conferred upon a Local Authority or an Inspector of a Local Authority may at any time be exercised by the Lord Lieutenant or by an Inspector appointed by the Lord Lieutenant respectively, and in any such case the provisions of this Order shall apply as if the power were being exercised by the Local Authority or an Inspector of a Local Authority.

Weekly Returns of Rabies.

22. When an Inspector of a Local Authority finds that rabies exists or has existed in his district, he shall forthwith make a return thereof to the Local Authority and to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, on a Form provided by the Veterinary Department, with all particulars therein required, and shall continue to so make a return thereof on the Saturday of every week until the disease has ceased.

Extension of certain Sections of Diseases of Animals Act, 1894.

23. Horses, asses, mules, and dogs (as well as the animals specified in the Act of 1894) shall be animals, and rabies shall be a disease, for the purposes of this Order and of the following sections of the Act of 1894 (namely) :—

- Sections nineteen and twenty (slaughter) ;
- Section forty-three (powers of police) ;
- Section forty-four (powers of Inspectors) ;

and also for the purposes of all other sections of the said Act containing provisions relative to or consequent on the provisions of those sections and this Order, including such sections as relate to offences or procedure.

Offences.

24.—(1.) If an animal or any thing is moved in contravention of this Order, or of a Notice served under this Order, or of any Regulation made by a Local Authority under this Order, or of the conditions of a Movement Licence thereunder, the owner of the animal or thing, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the animal or thing, and the consignee or

other person receiving or keeping it knowing it to have been moved in contravention as aforesaid, and the occupier of the place from which the animal or thing is moved, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1894.

(2.) If, in contravention of any Regulation made by a Local Authority under this Order, a carcase is removed or is not buried or is not destroyed, the owner of the carcase, and the person for the time being in charge thereof, and the person causing, directing, or permitting the removal, and the person removing or conveying the carcase, and the consignee or other person receiving or keeping it knowing it to have been removed in contravention as aforesaid, and the person failing to bury or destroy the carcase, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1894.

(3.) If anything is omitted to be done as regards cleansing or disinfection in contravention of any Regulation made by a Local Authority under this Order, the owner and the lessee and the occupier and the person in charge of any place or thing in or in respect of which,—and the owner of and the person using and the person in charge of any vehicle in respect of which—(as the case may be) the same is omitted, shall, each according to and in respect of his own acts or omissions be deemed guilty of an offence against the Act of 1894.

(4.) If a dog or other animal is not kept isolated as required by this Order, or by a Notice served under this Order, the owner of the dog or other animal, and the person for the time being in charge thereof, and the occupier of the place where the same is detained, and the person failing or neglecting to isolate the same, shall, each according to and in respect of his own acts, defaults, or omissions, be deemed guilty of an offence against the Act of 1894.

(5.) If a person, with a view to unlawfully evade or defeat the operation of this Order, or of any Regulation made by a Local Authority under this Order, allows a dog or other animal to stray, he shall be deemed guilty of an offence against the Act of 1894.

Interpretation.

25. In this Order, unless the context otherwise requires :—

The "Veterinary Department" means the Veterinary Department of the Privy Council Office in Ireland;

"The Act of 1894" means the Diseases of Animals Act, 1894;

"Animals" includes, with the animals specified in the Act of 1894 (that is cattle, sheep, and goats, and all other ruminating animals, and swine), horses, asses, mules, and dogs;

"Disease" means rabies, "diseased" means affected with rabies, and "suspected" means suspected of rabies;

"Public place" includes any street, highway, thoroughfare, public bridge, royal park, public park, garden, or pleasure ground, common, uninclosed land, or other place to which the public have for the time being access;

"Inspector" includes Veterinary Inspector;

"Carcase" means the carcase of an animal, and part of a carcase, and the meat, flesh, bones, hide, skin, hoofs, horns, offal, or other part of an animal, separately or otherwise, or any portion thereof;

(Other terms have the same meaning as in the Act of 1894.

Revocation of Order.

26. The Order described in the Second Schedule to this Order is hereby from and after the commencement of this Order revoked subject to the provisions as to existing Regulations contained in the next

following Article: Provided that such revocation shall not invalidate or make unlawful anything done under the Order hereby revoked, or affect any licence or authority granted, or any right, title, obligation, or liability accrued thereunder before the commencement of this Order, or interfere with the institution or prosecution of any proceeding in respect of any offence committed against, or any penalty incurred under, the Order hereby revoked before the commencement of this Order.

Existing Regulations of Local Authority.

27.—(1.) All Regulations made by a Local Authority—

(a.) under Article 11 (*Regulations of Local Authority as to Movement of Animals, Fodder, &c.*); and

(b.) under Article 15 (*Regulations of Local Authority as to Slaughter*);

of the Order by this Order revoked and in force immediately before the commencement of this Order are hereby revoked.

(2.) All other Regulations made by a Local Authority under the said Order by this Order revoked and in force immediately before the commencement of this Order shall continue in force until altered or revoked by the Local Authority or by Order in Council or Order of the Lord Lieutenant, and shall have effect as if this Order had not been made.

Extent.

28. This Order extends to the whole of Ireland.

Commencement.

29. This Order shall come into operation on the first day of July, one thousand eight hundred and ninety-seven.

Short Title.

30. This Order may be cited as THE RABIES (IRELAND) ORDER OF 1897.

Given at the Council Chamber, Dublin Castle, this 26th day of May, 1897.

Richard Martin.

THE FIRST SCHEDULE.

FORM A.

(Article 9.)

Notice to Owner or Person in Charge requiring Isolation of Dogs or other Animals.

DISEASES OF ANIMALS ACTS, 1894
AND 1896.

RABIES.

To C.D. of

I, A.B., of _____, being an Inspector appointed by the Local Authority of the Poor Law Union of _____ [or being an Inspector or other Officer appointed by or duly authorized by the Lord Lieutenant], hereby require the following animal, namely, _____ to be kept in [here describe the kennel, shed, building, or other place where the animal is to be kept], and I hereby require you to take notice that, in consequence of this Notice and the provisions of the Order in Council under which this Notice is issued, it is not lawful for any person, until this Notice is withdrawn by a further Notice in writing signed by an Inspector or other Officer appointed by or duly authorized by the Lord Lieutenant,—

(a.) to move from or out of such kennel, shed, building, or other place as aforesaid any dog or other animal that may be therein; or

- (b.) to move any dog or other animal into such kennel, shed, building, or other place as aforesaid; or
- (c.) to permit any dog or other animal to come in contact with any animal to which this Notice applies.

Dated this day of , 18 .
(Signed) A. B.

N.B.—A dog or other animal to which this Notice applies may at any time be slaughtered by the owner.

The Inspector or Officer giving this Notice is with all practicable speed to send copies of this Notice to

- (i.) The Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle;
(ii.) The Local Authority;
(iii.) The Police Officer in charge of the nearest police station of the District.

[Read the Indorsement on back of this Notice.]

To be printed as Indorsement on Form A.

Caution.—If anything is done or omitted to be done in contravention of this Notice, the occupier of the place where the dog or other animal is detained, and the person failing or neglecting to isolate the same, and the owner of the dog or other animal moved, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the dog or other animal, and the consignee or other person receiving or keeping it knowing it to have been moved in contravention as aforesaid, are liable under the Diseases of Animals Act, 1894, to fine and imprisonment.

FORM B.

(Article 9.)

Withdrawal of Notice (Form A) to Owner or Person in charge requiring Isolation of Dogs or other Animals.

DISEASES OF ANIMALS ACTS, 1894 AND 1896.

RABIES.

To C.D. of

I, A.B. , of , being an Inspector or Officer appointed by or duly authorized by the Lord Lieutenant, do hereby withdraw, as from this day of , 18 , the Notice signed by and served upon you on the day of , 18 , requiring isolation of the dog or other animal referred to in that Notice.

Dated this day of , 18 .
(Signed) A.B.

Copies of this Notice are to be sent with all practicable speed to

- (i.) The Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle;
(ii.) The Local Authority;
(iii.) The Police Officer in charge of the nearest police station of the district.

THE SECOND SCHEDULE. *Order Revoked.*

Date.	Short Title.
1895. 17 June, .	The Rabies (Ireland) Order of 1895.

MUZZLING OF DOGS (IRELAND) ORDER OF 1897.

By the Lords Justices and Privy Council in Ireland.

HEDGES EYRE CHATTERTON.

A. M. PORTER.

WE, the Lords Justices - General and General Governors of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Diseases of Animals Acts, 1894 and 1896, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Extent.

1. This Order extends to the whole of Ireland.*

Commencement.

2. This Order shall come into operation on the first day of July, one thousand eight hundred and ninety-seven.

Muzzling of Dogs.

- 3.—(1.) No dog shall be allowed to be in or on any public place unless such dog is efficiently muzzled with a cage muzzle so constructed as to render it impossible for such dog while wearing the same to bite any person or animal, but not so as to prevent such dog from breathing freely or lapping water.

- (2.) Provided that the provisions of this Article shall not apply to—

- (a) packs of hounds or greyhounds while being exercised or used for sporting purposes, or other sporting dogs while being used for sporting purposes, and in every case in charge of competent persons.
(b) dogs while being taken to or from exhibitions, shows, or other places, if such dogs are confined in boxes, cages, crates, baskets, or hampers so constructed as to render it impossible for such dogs while so confined to bite any person or animal.

Seizure, Detention, and Disposal of Unmuzzled Dogs.

- 4.—(1.) Any dog found in or on any public place without being muzzled in manner prescribed by this Order may be seized by the Local Authority or by the police, and any dog so seized shall be dealt with as follows:

- (i.) If the dog is diseased or suspected or has been bitten by a diseased or suspected dog it shall be forthwith slaughtered.
(ii.) If the dog has been exposed to the infection of rabies it shall be detained, slaughtered, or otherwise dealt with as the Local Authority, or an Inspector or other Officer appointed or authorized by the Lord Lieutenant, think expedient, but so that the dog shall not, while detained, be allowed to come in contact with any other animal.

- (iii.) In any other case the dog shall be detained in some proper place and be there kept for such period as may be deemed expedient: Provided that where the person having charge of or the owner of a dog so detained is known, the Local Authority, Inspector, or other Officer shall cause notice to be forthwith given to such person or owner of the fact of the dog having been so seized and detained, and the dog shall, without prejudice to the recovery of any penalty for the infringement of this Order, be given up to such person or owner on payment of the reasonable expenses incurred in respect of such detention. If the dog so seized and detained has not been

* See, however, pages 90 and 91 for other Orders, made during 1899, withdrawing this Order from certain Counties and County Boroughs in Ireland.

claimed by such person or owner within three days after the seizure, or, where such person or owner is known, within two days after the aforesaid notice has been given, the dog may be slaughtered or otherwise disposed of in such manner as may be deemed expedient.

(2.) Every dog shall for the purposes of this Article be deemed to have been exposed to the infection of rabies which has been in the same shed, stable, building, kennel, field, or other place, or otherwise in contact with any diseased or suspected dog, or which has in any other way been exposed to the infection of rabies.

General Provisions of the Rabies (Ireland) Order of 1897.

5. Subject to the provisions of this Order, all the provisions of the Rabies (Ireland) Order of 1897, shall, so far as the same are applicable, continue in force during the operation of this Order.

Offences.

6. If any dog is found in or on any public place without being muzzled in manner prescribed by this Order, the Owner of the dog, and the person for the time being in charge thereof, and the person allowing the same to be in or on such public place in contravention of this Order, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Diseases of Animals Act, 1894.

Existing Muzzling Regulations of Local Authorities.

7. All Regulations made under any Order in Council relating to Rabies by the Local Authorities which provide for the muzzling of dogs, and are in force immediately before the commencement of this Order, shall be suspended and cease to apply so long as this Order continues in force.

Interpretation.

8. In this Order—

“Disease” means rabies, “diseased” means affected with rabies, and “suspected” means suspected of rabies:

“Public place” includes any street, highway, thoroughfare, public bridge, royal park, public park, garden, or pleasure ground, common, uninclosed land, or other place to which the public have for the time being access:

Other terms have the same meaning as in the Rabies (Ireland) Order of 1897.

Short Title.

9. This Order may be cited as the MUZZLING OF DOGS (IRELAND) ORDER OF 1897.

Given at the Council Chamber, Dublin Castle,
this 26th day of May, 1897.

Richard Martin.

IMPORTATION OF DOGS (IRELAND) ORDER OF 1897.

By the Lords Justices and Privy Council in Ireland.

HEDGES EYRE CHATTERTON.

A. M. PORTER.

WE, the Lords Justices-General and General Governors of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Diseases of Animals Act, 1894

and 1896, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Prohibition of Importation of Dogs.

1. Dogs brought to Ireland from any other country (except Great Britain or the Isle of Man) shall not be landed in Ireland otherwise than in accordance with the provisions of this Order.

Licences for Importation in Particular Cases.

2. The Lord Lieutenant may, in any particular case, grant a Licence authorizing the landing of a dog, and such dog may thereupon be landed subject to and in accordance with the conditions of such Licence.

Applications for Licences.

3. Any application for a Licence under the preceding Article is to be made in writing to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, and is to be accompanied by a statement signed by the owner of the dog to which the application relates or by his agent authorized in writing for this purpose containing the following information (namely)—

- (i.) the description of the dog, stating so far as possible for purposes of identification, the particulars of its breed, sex, age, and colour;
- (ii.) the country from which it is proposed to be brought;
- (iii.) the port at which it is proposed to be landed; and
- (iv.) the place to which it is proposed after being landed to be moved for the purposes of such detention and isolation as may be required, and also the route by which it is proposed to be moved to such place of detention.

Conditions of Licence.

4.—(1.) In any Licence granted under this Order authorizing the landing of a dog such conditions may be inserted as may be deemed necessary or desirable for the following purposes—

- (a.) for prescribing and regulating the detention and isolation of the dog by and at the expense of its owner for any period not exceeding six months at a place to be provided for that purpose by such owner and to be described in the Licence; or
- (b.) for regulating the movement of the dog to such place of detention and its movement during the period of detention prescribed by the Licence.

(2.) A dog landed under the authority of a Licence granted under this Order shall be detained and isolated in accordance with the conditions of such Licence, and shall not be moved in contravention of any such condition.

Restriction on Granting of Licences.

5. An applicant for a Licence to be granted under this Order for the landing of a dog will be required to satisfy the Veterinary Department that proper and suitable arrangements can be made for such detention and isolation of the dog as appears to the Department to be necessary or desirable.

Proceedings under Customs Acts for Unlawful Landing.

6.—(1.) If any person lands or attempts to land a dog in contravention of this Order, he shall be liable, under and according to the Customs Acts, to the penalties imposed on persons importing or attempting to import goods the importation whereof is prohibited by or under the Customs Acts, without prejudice to

any proceedings against him under the Act of 1894 for an offence against that Act.

(2.) The dog in respect whereof the offence is committed shall be forfeited under and according to the Customs Acts in like manner as goods the importation whereof is prohibited by or under the Customs Acts.

Extension of certain Sections of Diseases of Animals Act, 1894.

7. Dogs shall be animals, and rabies shall be a disease, for the purposes of this Order and of the following sections of the Act of 1894 (namely):

Sections forty-three and seventy-four (powers of police);

Section forty-four (powers of inspectors);

Section fifty-six (unlawful landing);

and also for the purposes of all other sections of the said Act containing provisions relative to or consequent on the provisions of those sections and this Order, including such sections as relate to offences or procedure.

Offences.

8. (1.) If a dog is moved in contravention of this Order, or of the conditions of a Licence granted thereunder, the owner of the dog, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the dog, and the consignee or other person receiving or keeping it, knowing it to have been moved in contravention as aforesaid, and the occupier of the place from which the dog is moved, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1894.

(2.) If a dog is landed in contravention of this Order, the owner and the charterer and the master of the vessel from which it is landed, and the owner of the dog, and the person for the time being in charge thereof, and the person causing, directing, or permitting the landing, and the person landing the same, and the consignee or other person receiving or keeping it knowing it to have been landed in contravention as aforesaid, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1894.

(3.) If a dog is not kept isolated as required by this Order, or by the conditions of a Licence granted thereunder, the owner of the dog, and the person for the time being in charge thereof, and the occupier of the place where such dog is detained, and the person failing or neglecting to isolate the dog, shall, each according to and in respect of his own acts, defaults, or omissions, be deemed guilty of an offence against the Act of 1894.

(4.) If a person with a view to unlawfully evade or defeat the operation of this Order, or of the conditions of a Licence granted thereunder, allows a dog to stray, he shall be deemed guilty of an offence against the Act of 1894.

Interpretation.

9. In this Order, unless the context otherwise requires,—

“Veterinary Department” means the Veterinary Department of the Privy Council Office in Ireland:

“The Act of 1894” means the Diseases of Animals Act, 1894:

“Master” includes a person having the charge or command of a vessel:

Other terms have the same meaning as in the Act of 1894.

Extent.

10. This Order extends to the whole of Ireland.

Commencement.

11. This Order shall come into operation on the fifteenth day of September, one thousand eight hundred and ninety-seven.

Short Title.

12. This Order may be cited as the IMPORTATION OF DOGS (IRELAND) ORDER OF 1897.

Given at the Council Chamber, Dublin Castle, this 6th day of July, 1897.

Joseph M. Meade. Richard Martin.

THE FOREIGN ANIMALS (DISINFECTION)
(IRELAND) ORDER OF 1897.

By the Lord Lieutenant and Privy Council in Ireland.

CADOGAN.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Diseases of Animals Acts, 1894 and 1896, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Interpretation.

1. In this Order, unless the context otherwise requires,—

“The Veterinary Department” means the Veterinary Department of the Privy Council Office in Ireland:

“The Act of 1894” means the Diseases of Animals Act, 1894:

“Animals” means cattle, sheep, and goats, and all other ruminating animals, and swine:

“Foreign,” applied to animals and things, means brought to the United Kingdom from any country out of the United Kingdom:

“Carcase” means the carcase of an animal, and part of a carcase, and the meat, flesh, bones, hide, skin, hoofs, horns, offal, or other part of an animal separately or otherwise, or any portion thereof:

“Fodder” means hay or other substance commonly used for food of animals:

“Litter” means straw or other substance commonly used for bedding or otherwise for or about animals:

“Master” includes a person having the charge or command of a vessel:

Other terms have the same meaning as in the Act of 1894.

Extent.

2. This Order extends to the whole of Ireland.

Commencement

3. This Order shall come into operation on the 1st day of September, one thousand eight hundred and ninety-seven.

Short Title

4. This Order may be cited as the Foreign Animals (Disinfection) (Ireland) Order of 1897.

Regulations as to Landing of Dung, Fodder, &c., of Foreign Animals.

5. (1.) Dung of foreign animals, and fodder, litter, fittings, pens, hurdles, or utensils that have been used for or about foreign animals, and other dung, fodder, or

litter that have been carried in the same vessel with foreign animals, shall not be landed except with the previous consent of the Veterinary Department, and shall, if so landed, be landed in such manner, at such times, at such places, and subject to such supervision and control, as the Commissioners of Customs direct.

(2.) All fittings, pens, hurdles, or utensils that have been used for or about foreign animals shall, previous to the landing thereof, be cleansed and disinfected by and at the expense of the owner, to the satisfaction of an Inspector or other authorized officer of the Veterinary Department.

Disinfection of Dung, Fodder, &c., of Foreign Animals.

6. (1.) All dung of foreign animals, and all partly consumed or broken fodder that has been supplied to such animals, and all litter that has been used for or about such animals, if not disinfected to the satisfaction of an Inspector or other authorized officer of the Veterinary Department previous to the landing thereof, shall, when landed, be forthwith well mixed with quicklime at the expense of the owner thereof, or of the owner, charterer, or master of the vessel from which the same is landed, and shall be effectually removed from contact with animals.

(2.) Any gangway, or other apparatus used in connexion with the landing of such dung, fodder, or litter shall be cleansed and disinfected to the satisfaction of an Inspector or other authorized officer of the Veterinary Department.

Offences.

7. (1.) If any dung of animals, or any fodder, litter, fittings, pens, hurdles, utensils, or other thing shall be landed or moved in contravention of this Order, the owner thereof, and the owner and the lessee and the occupier of the place of landing or other place where or from which such animal, dung, or other thing is landed or moved, and the person causing, directing, or permitting the landing or movement, and also in the case of the landing thereof, the owner and the charterer and the master of the vessel from which the same is landed, shall, each according to and in respect of his own acts or defaults, be deemed guilty of an offence against the Act of 1894.

(2.) If any person fails to carry out or observe any direction as regards cleansing or disinfection which he is by this Order required to carry out or observe, he shall be deemed guilty of an offence against the Act of 1894.

(3.) If anything is done or omitted to be done as regards cleansing or disinfection in contravention of this Order, the owner and the charterer and the master of the vessel in or in respect of which—and the owner of the gangway or passage-way, cage, or other apparatus, in respect of which—and the owner and the lessee and the occupier of any place or thing in respect of which (as the case may be) the same is done or omitted, shall, each according to and in respect of his own acts or omissions, be deemed guilty of an offence against the Act of 1894.

(4.) If anything is done or omitted to be done with respect to any vessel in contravention of this Order, the owner and the charterer and the master of the vessel in which the same is done or omitted to be done, shall, each according to and in respect of his own acts or omissions, be deemed guilty of an offence against the Act of 1894.

Given at the Council Chamber, Dublin Castle,
this 30th day of August, 1897.

Ashbourne, C.	Meath.
Powercourt.	William O'Brien.
C. T. Redington.	Rd. Martin.
Horace Plunkett.	

**THE SWINE FEVER (IRELAND) ORDER
OF 1897.**

By the Lord Lieutenant and Privy Council in Ireland

CADOGAN.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Diseases of Animals Acts, 1894 and 1896, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Short Title.

1. This Order may be cited as The Swine Fever (Ireland) Order of 1897.

Extent.

2. This Order extends to the whole of Ireland.

Commencement.

3. This Order shall commence and take effect from and immediately after the 1st day of September, one thousand eight hundred and ninety-seven.

Interpretation.

4. In this Order—

“The Act of 1894” means The Diseases of Animals Act, 1894:

“Swine Fever” means the Disease called or known as Typhoid Fever of Swine, Soldier, Purples, Red Disease, Hog Cholera, or Swine Plague:

“Infected place” (except where it is otherwise expressed) means a place for the time being a place infected with swine fever under this Order:

“Carcase” means the carcase of a pig, and includes part of such a carcase, and the intestines, meat, bones, skin, offal, or other part of a pig, separately or otherwise, or any portion thereof:

The “Privy Council” means the Lord Lieutenant and Privy Council:

“Veterinary Department” means the Veterinary Department of the Privy Council Office, Dublin Castle:

“Inspector or other Officer” described in this Order as “duly authorized” for any of the purposes of this Order, means an Inspector or other Officer specially authorized by the Lord Lieutenant:

“Article” means Article of this Order:

(Other terms have the same meaning and scope as in the Diseases of Animals Act of 1894.

Revocation of Orders.

5. The Orders described in the First Schedule to this Order are hereby from and after the commencement of this Order revoked: Provided that such revocation shall not invalidate or make unlawful anything done under the Orders hereby revoked, or affect any licence or authority granted, or any right, title, obligation, or liability accrued thereunder, before the commencement of this Order, or interfere with the institution or prosecution of any proceeding in respect of any offence committed against, or any penalty incurred under, the said Order hereby revoked before the commencement of this Order.

Notice of Disease.

6. Every person having in his possession or under his charge a pig affected with or suspected of swine fever shall with all practicable speed give notice of the pig being so affected or suspected to a Constable of the police district wherein the pig so affected is.

Duty of Police on Notice of Swine Fever.

7. The Constable to whom notice of the fact of a pig being affected with swine fever, or with disease supposed to be swine fever, is given, shall forthwith give information thereof to—

- (i.) The Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle ;
- (ii.) the Inspector of the Local Authority ;
- (iii.) the Local Authority.

Duty of Inspector to act immediately.

8.—(1.) An Inspector of a Local Authority on receiving in any manner whatsoever information of the supposed existence of swine fever, or having reasonable ground to suspect the existence of swine fever, shall proceed with all practicable speed to the place where such disease, according to the information received by him, exists, or is suspected to exist, and shall there and elsewhere put in force and discharge the powers and duties conferred and imposed on him as Inspector by or under the Act of 1894 and this Order.

(2.) Every such Inspector shall, on leaving any premises on which swine fever exists, or is suspected to exist, thoroughly wash his hands with soap and water, and disinfect his boots.

Declaration of Infected Place.

9.—(1.) Where it appears to an Inspector that swine fever exists or has within twenty-eight days existed in a sty, shed, or other place, he shall forthwith make and sign a Declaration thereof (in the Form A set forth in the Second Schedule to this Order or to the like effect), and shall in such Declaration prescribe the limits of the proposed infected place.

(2.) He shall forthwith serve a copy of the Declaration on the occupier of the premises in which that sty, shed, or other place is situate.

(3.) On the service of such copy of the Declaration as aforesaid the sty, shed, or other place shall become and be a place infected with swine fever.

(4.) The Inspector shall with all practicable speed inform the Privy Council of any Declaration made by him under this Article, and shall send the Declaration to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, and shall also send copies of the same to the Local Authority and to the Police Officer in charge of the nearest police station in the District.

(5.) An infected place declared under this Article shall continue to be an infected place until it has been declared free from disease by Notice in writing from the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, to be served on the occupier of the premises.

(6.) The limits of an infected place may at any time be altered by Notice in writing given by an Inspector or other Officer duly authorized to give such Notice. Every Notice so given shall be served on the occupier of the premises affected by such Notice ; and copies of such Notice shall be sent to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, to the Local Authority, and to the Police Officer in charge of the nearest police station in the District.

(7.) A slaughter-house or part of a slaughter-house in which a pig affected with swine fever or the carcase of such a pig is found, shall not by reason thereof be declared to be an infected place except by the Lord Lieutenant.

Rules for Infected Place.

10.—Rule 1. Swine shall not be moved into or out of an infected place except with a Licence of an Inspector or other Officer duly authorized to grant such Licence.

Rule 2. Carcases of swine shall not be moved into or out of an infected place, except with permission in writing from an Inspector or other Officer duly authorized to give such permission.

Rule 3. Litter, dung, utensils, pens, hurdles, or other things shall not be removed from an infected place except with permission in writing from an Inspector or other Officer duly authorized to give such permission, which permission shall not be granted until such things have been thoroughly disinfected.

Rule 4. No person (except the person tending the pig) shall, unless with permission in writing of an Inspector or other Officer duly authorized to give such permission, enter any sty or place, being part of an infected place, in which a pig affected with or suspected of swine fever is or has recently been kept.

Rule 5. Every person upon leaving any such sty or place shall thoroughly wash his hands with soap and water and disinfect his boots.

Rule 6. A person tending a pig affected with or suspected of swine fever shall not tend any other pig except with the permission of an Inspector or other Officer duly authorized to give such permission.

Removal of Dung or other Things.

11. It shall not be lawful for any person to send or carry, or cause to be sent or carried, on a railway, canal, river, or inland navigation, or in a coasting vessel, or on a highway or thoroughfare, any dung, fodder, or litter that has been in an infected place, or that has been in any place in contact with or used about a pig affected with or suspected of swine fever, except with a Licence of an Inspector or other Officer duly authorized to grant such Licence.

Cleansing and Disinfection.

12.—(1.) An Inspector or other Officer duly authorized may cause or require any sty or other place which has been used for swine while affected with or suspected of swine fever, and any utensil, pen, hurdle, or other thing used for or about such swine, and any wood-work with which such swine have come in contact, to be cleansed and disinfected to his satisfaction.

(2.) An Inspector or other Officer duly authorized, may, for the purpose of preventing the spreading of swine fever, cause any van, cart, or other vehicle used for the carrying of swine, and any rope, net, or other apparatus used in the conveyance of swine, on land otherwise than on a railway, to be cleansed and disinfected.

(3.) An Inspector or other Officer duly authorized may cause or require any dung of swine affected with or suspected of swine fever and any fodder and litter that has been in contact with or used about such swine to be disinfected, burnt, or destroyed.

(4.) The owner, occupier, and person in charge of any place, and the owner and person in charge of any utensil, pen, hurdle, or other thing, or any van, cart, or other vehicle, or any dung, fodder, or litter to which this Article applies shall give all reasonable facilities to an Inspector or other Officer duly authorized for the carrying out of the provisions of this Article, and shall comply with any requirement made by any such Inspector or Officer under this Article.

Regulations of Local Authority as to Cleansing and Disinfection of Places used for Temporary Detention, or of Vehicles, &c., used in conveyance of Swine.

13.—(1.) A Local Authority may, with the view of preventing the spreading of swine fever, either generally or in any particular case, make such Regulations as they think fit for the following purposes, or any of them.

(a.) For requiring the owner, lessee, or occupier of any building, shed, outhouse, yard, sty, or other place used for the temporary keeping or detention

of swine prior to or subsequent to their being exposed for sale in or at a market, fair, sale-yard, place of exhibition, or other public or private place where swine are commonly exposed for sale, to cleanse and disinfect such building, shed, outhouse, yard, sty, or other place at his own expense, where, in the judgment of the Local Authority, the circumstances are such as to allow of such cleansing and disinfection being reasonably required :

(b.) For requiring the cleansing and disinfection of vans, carts, or other vehicles used for carrying swine, or of ropes, nets, or other apparatus used in the conveyance of swine on land otherwise than a railway :

(c.) For prescribing the mode in which cleansing and disinfection under the Regulations are to be effected.

(2.) If any person fails to cleanse and disinfect any building, shed, outhouse, yard, sty, or other place, or any van, cart, or other vehicle, or any rope, net, or other apparatus, in accordance with any such Regulation, it shall be lawful for the Local Authority without prejudice to the recovery of any penalty for the infringement of such Regulation, to cause such building, shed, outhouse, yard, sty, or other place, or such van, cart, or other vehicle, or such rope, net, or other apparatus to be cleansed and disinfected, and to recover the expenses of such cleansing and disinfection from such person in any court of competent jurisdiction.

Carcases.

14. The carcase of every pig that has died of swine fever, or of disease suspected to be swine fever, shall be disposed of as follows :—

(1.) The Inspector or other Officer duly authorized shall cause the viscera to be dealt with in the manner set forth in instructions from the Veterinary Department.

(2.) He shall cause the skin of such pig to be so slashed as to render it useless.

(3.) He shall then cause the carcase to be buried as soon as possible in its skin in some proper place, and to be covered with a sufficient quantity of quicklime or other disinfectant, and with not less than six feet of earth.

(4.) Or, if authorized by Licence from the Lord Lieutenant, the carcase may be destroyed in the mode following : The carcase shall be disinfected, and shall then be taken, in charge of an officer of the Local Authority, to a horse-slaughterer's or knacker's yard approved for the purpose by the Lord Lieutenant, or other place so approved, and shall be there destroyed by exposure to a high temperature, or by chemical agents.

Digging up.

15. It shall not be lawful for any person, except with the Licence of the Lord Lieutenant, to dig up, or cause to be dug up, the carcase of any pig that has been buried.

Regulations of Local Authority as to Movement into their District from other Districts.

16.—(1.) A Local Authority may, with the view of preventing the introduction of swine fever into their District, make such Regulations as they think fit for prohibiting or regulating the movement by land or by water of swine into their District from the District of any other Local Authority in Ireland.

(2.) Where a Local Authority have made a Regulation under the provisions of this Article prohibiting the movement of swine into their District from the District of any other Local Authority in Ireland, it

shall not be lawful, so long as such Regulation is in force, for any person to move into the District of such first-mentioned Local Authority any swine so prohibited that may have been at any time during the continuance of such Regulation within the District of such other Local Authority.

Regulations of Local Authority as to Movement within their District.

17.—(1.) A Local Authority may, with a view to the prevention of the spreading of swine fever, make such Regulations as they think fit for prohibiting or regulating the movement by land or by water of swine within the whole of their district or within any part or parts thereof.

Notice of Regulations to Railway Companies.

18. A Local Authority shall send a copy of every Regulation made by them under the last two preceding Articles to every railway company having a railway station within the district of the Local Authority to which the Regulation applies, and shall also forthwith send a copy of the Regulation to the Secretary, Railway Clearing House, 5, Kildare-street, Dublin.

Limitation as to Regulations of Local Authority.

19.—(1.) No Regulation made by a Local Authority under this Order shall be deemed to authorize the movement of swine which are affected with swine fever or the movement of swine—

(a.) in or into or out of a Cattle-Plague Infected Place ; or

(b.) in or into or out of a Foot-and-Mouth Disease Infected Place ; or

(c.) in or into or out of a Swine Fever Infected Place.

(2.) For the purposes of this Order or of any Regulation of a Local Authority thereunder, swine shall not be deemed to be moved into the District of a Local Authority where they are moved through the District by railway from a place outside the District to another place outside the District without unnecessary delay and without the swine being untrucked or re-booked within the District.

(3.) Notwithstanding anything in any Regulation made under this Order any pig may at any time be moved in accordance with a Licence of an Inspector or Officer duly authorized to grant such Licence.

(4.) No Regulation made by a Local Authority under this Order shall authorize movement into, within, or out of a Swine Fever Infected Area in contravention of the provisions of any Order in Council or of the Lord Lieutenant.

Prohibition of Movement of Swine.

20.—(1.) Where an Inspector or other Officer duly authorized for the purpose has given Notice in writing (in the Form B set forth in the Second Schedule to this Order or to the like effect) to the owner or person in charge of any swine, requiring that such swine be detained on or in any farm, field, shed, sty, or other place, it shall not be lawful for any person, until such Notice be withdrawn by a further Notice in writing (in the Form C set forth in the Second Schedule to this Order or to the like effect) signed by an Inspector or other Officer duly authorized to give such Notice—

(a.) to move any of such swine from or out of such farm, field, shed, sty, or other place ; or

- (b.) to move from or out of such farm, field, shed, sty, or other place any other swine that may be thereon or therein ; or
- (c.) to move any other swine into such farm, field, shed, sty, or other place so long as any swine to which the Notice applies are detained on or in the same ; or
- (d.) to permit any other swine to come in contact with any swine to which the Notice applies.

(2.) The Inspector or other Officer shall with all practicable speed send copies of any notice given by him under this Article to (1) the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, and (2) the Police Officer in charge of the nearest police station in the district.

(3.) Notwithstanding any notice under this Article any pig may at any time be moved in accordance with a Licence of an Inspector or other Officer duly authorized to grant such Licence.

*Regulations of Local Authority as to Markets,
Sales, &c.*

21. A Local Authority may, with a view to the prevention of the spreading of swine fever, make such regulations as they think fit for prohibiting or regulating the exposure or sale of swine in or at any market, fair, auction, sale-yard, sale, or place of exhibition within their district.

*Swine Fever found in a Market, Railway Station,
Grazing-Park, or other like Place, or during
Transit.*

22. Where a pig is found to be affected with swine fever—

- (a.) while exposed for sale or exhibited in a market, fair, sale-yard, place of exhibition, or other place ; or
- (b.) while placed in a lair or other place before exposure for sale ; or
- (c.) while being in or on a landing-place or wharf or railway station or other place during transit ; or
- (d.) while in course of being moved by land or by water ; or
- (e.) while being on common or uninclosed land ; or
- (f.) while being in a field, yard, sty, farm, park, or other place wherein swine of different owners are taken in for shelter, or for rest, or for grazing, or for any other purpose ; or
- (g.) while being in any other place not in the possession or occupation or under the control of the owner of the pig ;

then the following provisions shall apply (namely) :

(Seizure of Swine.)

(1.) An Inspector shall cause to be seized all the swine affected with swine fever, and also all swine being in or on the market, fair, sale-yard, place of exhibition, lair, landing-place, wharf, railway station, common, uninclosed land, field, yard, sty, farm, park, or other such place as aforesaid, and shall forthwith transmit the information by telegraph or other rapid means to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.

(2.) The Inspector shall cause all such swine so seized to be detained at the place where they are seized, or to be moved to some convenient and isolated place and there detained.

(3.) The Inspector shall cause, so far as practicable, all the swine affected with swine fever to be kept separate during such movement and detention from swine not so affected.

(4.) The swine so seized and detained shall not be moved from the place of detention except with the permission of the Veterinary Department.

(5.) Provided that any pig seized under this Article may be slaughtered by or at the request of the owner or person in charge thereof either at the place where it is seized or detained or at the nearest available slaughter-house ; in which latter case the pig may be moved for the purpose of being there slaughtered with a Licence of an Inspector or other Officer duly authorised for the purpose, and shall be there slaughtered accordingly ; and that Licence shall be available for twelve hours and no longer, and shall specify the slaughter-house to which the pig is to be moved for slaughter, and the period within which such slaughter shall be completed.

(Declaration of Infected Place.)

(6.) The market, fair, sale-yard, place of exhibition, lair, landing-place, wharf, railway station, common, uninclosed land, field, yard, sty, farm, park, or other such place as aforesaid, or any part thereof, in or on which a pig affected with swine fever is found in any case in which this Article applies shall not by reason thereof be declared to be an infected place or part of such an infected place except by the Lord Lieutenant.

(Disinfection in these cases.)

(7.) In case of a pig being found to be affected with swine fever in or on a market, fair, sale-yard, place of exhibition, lair, landing place, wharf, railway station, common, uninclosed land, field, yard, sty, farm, park, or other such place as aforesaid, it shall not be lawful for the Market Authority or the owner or occupier of any such other place or any person to again use or allow to be used for swine that portion of the market or other place aforesaid where the diseased pig was found, unless and until a Veterinary Inspector has certified that that portion has been, so far as practicable, cleansed and disinfected.

(Reports)

(8.) The Inspector acting under this Article shall forthwith report to—

- (a.) the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, and
- (b.) the Local Authority,

the proceedings taken by him thereunder.

(Expenses.)

(9.) The expenses of the execution of the provisions of this Article may be recovered from the owner of the swine seized or from the consignor or consignee thereof, who may recover the same from the owner, by proceedings in any court of competent jurisdiction.

Prohibition to Expose or Move Diseased or Suspected Swine.

23.—(1.) It shall not be lawful for any person—

- (a.) to expose a pig affected with or suspected of swine fever in a market or fair, or in a sale-yard, or other public or private place where swine are commonly exposed for sale ; or

- (b.) to place a pig affected with or suspected of swine fever in a lair or other place adjacent to or connected with a market or a fair, or where swine are commonly placed before exposure for sale; or
- (c.) to send or carry or cause to be sent or carried a pig affected with or suspected of swine fever on a railway, canal, river, or inland navigation, or in a coasting vessel; or
- (d.) to carry, lead, or drive, or caused to be carried, led, or driven, a pig affected with or suspected of swine fever on a highway or thoroughfare; or
- (e.) to place or keep a pig affected with or suspected of swine fever on common or uninclosed land, or in a field or place insufficiently fenced, or in a field adjoining a highway unless that field is so fenced or situate that swine therein cannot in any manner come in contact with swine passing along that highway or grazing on the sides thereof; or
- (f.) to graze a pig affected with or suspected of swine fever on pasture being on the sides of a highway; or
- (g.) to allow a pig affected with or suspected of swine fever to stray on a highway or thoroughfare or on the sides thereof or on common or uninclosed land or in a field or place insufficiently fenced.

(2.) But this Article shall operate subject to Article 10 and to the provisions of the last preceding Article providing for or directing the movement of swine affected with swine fever in cases therein mentioned.

(3.) The provisions of the last preceding Article shall apply in the case of any pig exposed or otherwise dealt with in contravention of this Article.

(4.) Notwithstanding anything in this Article any pig may at any time be moved in accordance with a Licence of an Inspector or other Officer duly authorized to grant such Licence.

Food and Water during Detention.

24. An Inspector, Officer, or Constable detaining a pig under this Order shall cause it to be supplied with requisite food and water during its detention; and the expenses incurred by him in respect thereof may be recovered from the person having charge of the pig, or from its owner, by proceedings in any court of competent jurisdiction.

Granting of Movement Licences.

25.—(1.) An Inspector or other Officer duly authorized to grant Licences under this Order, or a Local Authority or an Inspector of a Local Authority, may, if he or they think fit, withhold a Licence in any case where the movement of the swine or things proposed to be moved would be in his or their judgment inexpedient or improper.

(2.) A Movement Licence granted under this Order or under any Regulation of a Local Authority under this Order shall not be available if granted by the owner of the pig to be moved, or by his agent, or by the owner or consignee or other person selling the pig or exposing the pig for sale, or by the purchaser thereof or by his agent, or by the auctioneer or other person conducting the public or private sale at which the pig is exposed, or by the occupier of the farm or premises or slaughter-house from or to which the pig is to be moved, or by any individual member of an Executive Committee or Sub-Committee of a Local Authority.

Regulations as to Movement Licences.

26.—(1.) The person granting a Movement Licence under this Order shall forthwith send a copy of such Licence to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.

(2.) Every Movement Licence granted under the provisions of this Order, shall, after the expiration of the period for which such Licence is available, be delivered with all practicable speed by the owner or person in charge of the swine moved, at the nearest police station of the district in which the place where the swine were moved under such Licence is situate.

(3.) Every such Movement Licence when received by the Police shall, with all practicable speed, be transmitted to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.

Production of Licences; Names and Addresses.

27.—(1.) Every person in charge of a pig or thing being moved, where under this Order or under any regulation of a Local Authority under this Order a Movement Licence is necessary, shall, on demand of a Justice, or of an Inspector or other Officer of the Privy Council, or of a Local Authority, or of a Constable, produce and show to him the Movement Licence, if any, authorizing the movement, and shall allow it to be read and a copy of or extract from it to be taken by the person to whom it is produced.

(2.) Every person so in charge shall, on demand as aforesaid, give his name and address to the Justice, or Inspector, or other Officer or Constable.

Provisions as to Regulations of Local Authorities.

28.—(1.) Every Local Authority shall forthwith send to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, a copy of every Regulation made by them under the provisions of this Order.

(2.) If the Lord Lieutenant is satisfied on inquiry with respect to any Notice served or Regulation made by a Local Authority under the provisions of this Order that the same is of too restrictive a character, or otherwise objectionable, and directs the revocation thereof, the same shall thereupon cease to operate.

Powers of the Lord Lieutenant.

29. Any powers by this Order conferred upon a Local Authority or an Inspector of a Local Authority may at any time be exercised by the Lord Lieutenant or an Inspector or other Officer appointed by the Lord Lieutenant, respectively.

Marking or Branding of Swine.

30. Any swine liable to be slaughtered under the Act of 1894, may be marked or branded in such manner as may be deemed requisite by an Inspector or other Officer duly authorized; and the owner or person in charge of such swine shall give all reasonable facilities to the said Inspector for the purpose of this Article.

Saving for Inspectors and other Officers.

31. Nothing in this Order shall be deemed to affect the action of an Inspector or other Officer specially authorized by the Lord Lieutenant, in dealing with outbreaks of swine fever, and this Order shall not apply to or interfere with the movement of swine or carcasses or the burial or destruction of carcasses moved or buried or destroyed under the direction or in charge of such Inspector or Officer.

Weekly Returns to Privy Council.

32. Where an Inspector of a Local Authority finds in his district swine fever he shall forthwith make a return thereof to the Local Authority and to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, on a form provided by the Veterinary Department for the purpose, with all particulars therein required, and shall continue to so make a return thereof on the Saturday of every week until the disease has ceased.

Documents and Forms.

33.—(1.) Every Local Authority shall provide and supply to their Inspector and Officers such documents and forms as may be necessary for the purposes of this Order.

(2.) Forms given in any former Order, which have been before the commencement of this Order prepared and are already printed for use, may also be used, so far as they are suitable, and with the requisite adaptations.

Offences.

34.—(1.) If a sale of swine is held in contravention of any Regulations made under the provisions of this Order, the person or company holding the sale, and the occupier of the place or farm or premises where the sale is held, and the owner or consignee of each pig exposed thereat, and the person exposing the same thereat, and the auctioneer, if any, or other person conducting the sale, and the person, if any, taking entrance-money or other payment for admission thereto, and the purchaser thereof of any pig, such last-mentioned person or such purchaser knowing the sale to be held in contravention as aforesaid, shall, each according to and in respect of his or their own acts and defaults, be deemed guilty of an offence against the Act of 1894.

(2.) If a pig is moved in contravention of this Order, or of a Notice served under this Order, or of any Regulation made by a Local Authority under this Order, or of the conditions of a Movement Licence thereunder, the owner of the pig, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the pig, and the owner and the charterer, and the master of the vessel in which it is moved, and the consignee or other person receiving or keeping it, knowing it to have been moved in contravention as aforesaid, and the occupier of the place from which the pig is moved, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1894.

(3.) If a person in charge of a pig being moved, where under this Order a Movement Licence is necessary, on demand made under this Order, fails to give his true name and address, or gives a false name or address, he shall be deemed guilty of an offence against the Act of 1894.

(4.) If an owner or person in charge of swine being moved, where under this Order a Movement Licence is necessary, fails to deliver such Licence at a police station as required by this Order, he shall be deemed guilty of an offence against the Act of 1894.

(5.) If a pig is not slaughtered as required by this Order, or by the conditions of a Licence thereunder, the person to whom the Licence is granted, and the owner of the pig, and the person for the time being in charge thereof, and the person failing to cause the same to be so slaughtered, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1894.

(6.) If in contravention of this Order, or of the conditions of a Licence thereunder, a carcass of a pig is removed or is not buried, or is not destroyed, the owner of the carcass, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the carcass, and the owner and the charterer and the master of the vessel in which it is moved, and the consignee or other person receiving or keeping it, knowing it to have been moved in contravention as aforesaid, and the person failing to bury or destroy the carcass, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1894.

(7.) If any person, with a view to unlawfully evade or defeat the operation of this Order, by clipping, or washing, or in any other manner takes out, effaces, obliterates, or removes, or attempts to take out, efface, obliterate, or remove, any mark on any swine marked in pursuance of the provisions of this Order, or of the conditions of a Licence thereunder, or counterfeits any such mark, the person doing the same, and the person causing, directing, or permitting the same to be done, and the owner of the swine, and the person for the time being in charge thereof, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1894.

(8.) If any person with a view to unlawfully evade or defeat the operation of this Order or of a Regulation made by a Local Authority thereunder, allows a pig to stray he shall be deemed guilty of an offence against the Act of 1894.

Given at the Council Chamber, Dublin Castle, this 30th day of August, 1897.

Ashbourne, C. Meath.
Powerscourt. William O'Brien.
C. T. Redington. Rd. Martin.
Horace Plunkett.

THE FIRST SCHEDULE.

Orders Revoked.

Date.	Short Title or Subject.	Extent of Revocation.
1893. 26th October.	The Swine Fever (Ireland) Order of 1893.	The whole Order.
1894. 6th September.	The Movement into District (Swine Fever) (Ireland) Order of 1894.	The whole Order.

THE SECOND SCHEDULE.

Forms.

(Art. 9 (1.))

FORM A.

Declaration of Disease and of Infected Place.

The Diseases of Animals Acts, 1894 and 1896.

SWINE FEVER.

To C.D. _____
of _____I, A.B. _____, of _____, being
an Inspector appointed by the Local Authority for

K

the poor law union of _____, hereby declare that I have this day found swine fever to exist [or within twenty-eight days to have existed] in the following place (that is to say,) [here insert the limits of the Infected place].

And I hereby give you Notice as the occupier of the said premises that in accordance with the provisions of the Order in Council under which this Declaration is made the aforesaid place is a place infected with swine fever, and that the same will continue to be a place so infected until it has been declared free from disease by Notice in writing from the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.

Dated this _____ day of _____, 18—.

(Signed), A.B.

The Inspector is with all practicable speed to inform the Privy Council of this Declaration, and is to send the Declaration to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle. The Inspector is also to send copies to the Local Authority and to the Police Officer in charge of the nearest police station in the district.

FORM B.

(Art. 20.)

Notice to Owner or Person in charge Prohibiting Movement of Swine.

The Diseases of Animals Acts, 1894 and 1896.

SWINE FEVER.

To J.K. _____
of _____

I, G.H. _____, of _____, being duly authorized to give this Notice, hereby require the following swine, namely _____

to be detained in [here describe the farm, field, shed, sty, or other place where the swine are to be detained] and in consequence of this Notice, the following provisions of the Order in Council under which this Notice is issued apply to such swine (that is to say):—where an Inspector or other Officer duly authorized for the purpose has given Notice in writing to the owner or person in charge of any swine, requiring that such swine be detained on or in any farm, field, shed, sty, or other place, it shall not be lawful for any person, until such Notice be withdrawn—

- (a.) to move any of such swine from or out of such farm, field, shed, sty, or other place; or
- (b.) to move from or out of such farm, field, shed, sty, or other place any other swine that may be thereon or therein; or
- (c.) to move any other swine into such farm, field, shed, sty, or other place so long as any swine to which the Notice applies are detained on or in the same; or
- (d.) to permit any other swine to come in contact with any swine to which the Notice applies.

Dated this _____ day of _____, 18 .

(Signed), G.H.

The Inspector or other Officer giving this Notice is to send copies of this Notice to (1) the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, and (2) to the Police Officer in charge of the nearest police station in the district.

[Read the Indorsement on back of this Notice.]

To be printed as Indorsement on Form B.

The Order in Council under which this Notice is issued, provides that if a pig is moved in contravention of this Notice the owner of the pig, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the pig, and the owner and the charterer and the master of the vessel in which it is moved, and the consignee or other person receiving or keeping it, knowing it to have been moved in contravention as aforesaid, and the occupier of the place from which the pig is moved, are liable under the Diseases of Animals Act, 1894, to fine and imprisonment.

FORM C.

(Art. 20.)

Withdrawal of Notice (Form B) to Owner or Person in charge Prohibiting Movement of Swine. The Diseases of Animals Acts, 1894 and 1896.

SWINE FEVER.

To J.K. _____
of _____

I hereby inform you that the Notice signed by _____ and served upon you on the _____ day of _____, 18—, prohibiting movement of the swine referred to in that Notice is hereby withdrawn and will cease to operate from and after the date hereof.

Dated this _____ day of _____, 18—

(Signed), G.H.

The Inspector or other Officer giving this Notice is with all practicable speed to send copies of this notice to (1) the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, and (2) to the Police Officer in charge of the nearest police station in the district.

THE PORTAL INSPECTION (IRELAND) (AMENDMENT) ORDER OF 1898.

By the Lords Justices-General and General Governors of Ireland..

ASHBOURNE, C.

WE, the Lords Justices-General and General Governors of Ireland, by virtue and in exercise of the powers in Us vested under the Diseases of Animals Acts, 1894 and 1896, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Additional Place of Inspection at the Port of Dublin.

1. Notwithstanding anything in the Portal Inspection (Ireland) Order of 1895, animals intended for exportation from the port of Dublin by the vessels of the Dublin and Manchester Steamship Company may be inspected in the place described in the Schedule to this Order.

Time of Inspection.

2. The inspection of animals intended for exportation shall take place between sunrise and sunset only; provided that the period of inspection may from time to time be extended or otherwise altered with the special consent of the Lord Lieutenant, and subject to such conditions as may be prescribed in each case.

Commencement.

3. This order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 12th day of October, 1898.

By their Excellencies' Command,

J. B. DOUGHERTY.

SCHEDULE.

A yard belonging to the Dublin and Manchester Steamship Company situated at the rear of 78 and 79, Sir John Rogerson's-quay, in the South Dock Ward, in the city of Dublin, having its entrance and exit at Sir John Rogerson's-quay.

THE SHEEP-SCAB (IRELAND) ORDER OF 1898.

By the Lord Lieutenant and Privy Council in Ireland.

CADOGAN.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Diseases of Animals Acts, 1894 and 1896, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Notice of Disease.

1.—(1.) Every person having or having had in his possession or under his charge a sheep affected with, or suspected of, sheep-scab shall with all practicable speed give notice of the fact of the sheep being so affected, or suspected, to a constable of the police force for the police district wherein the sheep so affected, or suspected, is or was.

(2.) The constable shall forthwith give information of the receipt by him of the notice to

- (i.) The Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle ;
- (ii.) An Inspector of the Local Authority ;
- (iii.) The Local Authority.

Duty of Inspector to act immediately.

2. An Inspector of a Local Authority, on receiving in any manner whatsoever information of the supposed existence of sheep-scab, or having reasonable ground to suspect the existence of sheep-scab, shall proceed with all practicable speed to the place where such disease, according to the information received by him, exists, or is suspected to exist, and shall there and elsewhere put in force and discharge the powers and duties conferred and imposed on him as Inspector by or under the Act of 1894 and this Order.

Prohibition of Movement by Inspector of Local Authority.

3.—(1.) An Inspector of a Local Authority, on being satisfied of the existence of sheep-scab, shall forthwith take such steps as may be practicable to secure the isolation of any sheep affected with, or suspected of, sheep-scab, or which have been in the same flock or in the same field, yard, shed, or other like place with sheep affected with, or suspected of, sheep-scab, and for that purpose may serve a Notice

in writing (in the Form A set forth in the First Schedule to this Order or to the like effect) on the owner or person in charge of any sheep, requiring that such sheep be detained on or in any farm, field, yard, shed, or other place specified in the Notice, and after the service of such Notice it shall not be lawful for any person, while such Notice is in force,—

- (a.) to move such sheep from or out of such place of detention ; or
- (b.) to move from or out of such place any other sheep that may be thereon or therein ; or
- (c.) to move any other sheep into such place ; or
- (d.) to permit any other sheep to come in contact with any sheep to which the Notice applies ; or
- (e.) to remove from or out of such place any carcase of a sheep, or any skin, fleece, or wool, separate from the carcase of a sheep, or any dung, fodder, litter, or other thing that has been in contact with sheep to which the Notice applies, without the written permission of an Inspector of the Local Authority, after all necessary disinfection has been carried out to the satisfaction of such Inspector.

(2.) An Inspector of the Local Authority, if satisfied that the movement of any sheep to which a Notice applies to some other place of detention is expedient for isolation, feeding, or other necessary purpose, may serve a further similar Notice on the owner or person in charge of the sheep, requiring that the sheep be detained on or in such other place, and thereupon such sheep may be moved, subject to the directions of the Inspector, by the nearest available route and without unnecessary delay, to such place of detention, and, when so moved, shall be there detained, and isolated in accordance with such further Notice. If any sheep affected with sheep-scab is moved in pursuance of such further notice, the movement shall, when practicable, be made in a suitable vehicle.

(3.) A Notice under this Article shall remain in force until it is withdrawn by a further Notice in writing (in the Form B set forth in the First Schedule to this Order or to the like effect) signed by an Inspector of the Local Authority.

(4.) Before a Notice is so withdrawn the Local Authority shall satisfy themselves that all the sheep remaining in the place of detention specified in such Notice are free from sheep-scab.

(5.) An Inspector shall, with all practicable speed, send copies of any Notice served by him under this Article to

- (i.) The Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle ;
- (ii.) The Local Authority ;
- (iii.) The Police Officer in charge of the nearest police station of the district.

Treatment of Sheep detained under preceding Article.

4.—(1.) Where a Notice under the preceding Article has been served, the owner or person in charge of the sheep to which the Notice applies shall from time to time, if so required in writing by an Inspector of the Local Authority, cause all such sheep to be treated in the presence, and to the satisfaction, of an Inspector of the Local Authority with some dressing or dipping or other remedy for sheep-scab.

Provided that sheep which have been so treated under and in accordance with this Article shall not be again required to be treated until after the expiration of 14 days.

(2.) Any person failing to comply with the provisions of this Article shall be deemed guilty of an offence against the Act of 1894.

Disinfection for Sheep-Scab.

5.—(1.) Any place in which a sheep affected with or suspected of sheep-scab has been kept, and all vehicles, utensils, pens, hurdles, or other things used for or about such sheep, shall, as soon as practicable, be cleansed and disinfected by, and at the expense of, the owner or occupier of such place as follows:

- (a.) The place shall be swept out, and all litter, dung, or other thing that has been in contact with, or used about, any such sheep shall be effectually removed therefrom; then
- (b.) The floor of the place and all other parts thereof with which such sheep has come in contact shall be thoroughly washed, or scrubbed, or scoured with water; then
- (c.) The same parts of the place shall be washed over with lime-wash or some other disinfectant approved by an Inspector of the Local Authority.
- (d.) In the case of a field, yard, or other place which is not capable of being so cleansed and disinfected, it shall be sufficient if such field, yard, or place be, where practicable, cleansed and disinfected to the satisfaction of an Inspector of the Local Authority.
- (e.) Every vehicle, utensil, pen, hurdle, or other thing used for or about such sheep, shall, so soon as practicable after being so used and before being used for other sheep, be cleansed and disinfected to the satisfaction of an Inspector of the Local Authority, by being thoroughly washed, or scrubbed, or scoured with water, and, where practicable, washed over with lime-wash prepared from freshly burnt lime or some other disinfectant approved by the Inspector.

(2.) If the owner or occupier of any such place fail to cleanse and disinfect in accordance with this Article, it shall be lawful for the Local Authority, without prejudice to the recovery of any penalty for such default, to cause such place and things to be cleansed and disinfected, and to recover summarily the expenses of such cleansing and disinfection from such owner or occupier.

(3.) Where the power of causing any place or thing to be cleansed and disinfected under this Article is exercised by a Local Authority, the owner and occupier and person in charge of the place or thing shall give all reasonable facilities for that purpose, and any person failing to give such facilities shall be deemed guilty of an offence against the Act of 1894.

Regulations of Local Authority as to Movement into their District from other Districts.

6.—(1.) A Local Authority may, with the view of preventing the introduction of sheep-scab into their District, make such Regulations as they think fit for prohibiting or regulating the movement by land or by water of sheep into their District from the District of any other Local Authority in Ireland.

(2.) Where a Local Authority has made a Regulation under the provisions of this Article prohibiting the movement of sheep into their District from the District of any other Local Authority in Ireland, it shall not be lawful, so long as such Regulation is in force, for any person to move into the District of such first-mentioned Local Authority any sheep so prohibited that may have been at any time during the continuance of such Regulation within the District of such other Local Authority.

Regulations of Local Authority as to Movement within their District.

7. A Local Authority may, with the view of preventing the spread of sheep-scab, make such Regulations as they think fit for prohibiting or regulating

the movement by land or by water of sheep within the whole of their District, or within any part or parts thereof.

Notice of Regulations to Railway Companies.

8. A Local Authority shall send a copy of every Regulation made by them under either of the two last preceding Articles of this Order to every railway company having a railway station within the District of the Local Authority, or within the part of their District to which the Regulation applies, and shall also forthwith send a copy of the Regulation to the Secretary, Railway Clearing House, 5, Kildare street, Dublin.

Power to make Regulations not to be deputed.

9. The power to make Regulations under this Order as to movement of sheep into their District or within their District shall be exercised only by a Local Authority or their Executive Committee, and shall not be deputed to any other Committee nor to a Sub-Committee.

Limitation as to Regulations of Local Authority.

10. For the purposes of this Order, or of any Regulation made by a Local Authority thereunder, sheep shall not be deemed to be moved from, into, or within the District of a Local Authority, or within the part of the District to which the Regulation applies, where they are moved through the District, or such part thereof, by railway from a place outside the District, or such part thereof, to another place outside the District, or such part thereof, without unnecessary delay and without the sheep being untrucked or rebooked within the District, or such part thereof.

Regulations of Local Authority as to Markets, Sales, &c.

11. A Local Authority may, with the view of preventing the spreading of sheep-scab, make such regulations as they think fit for prohibiting or regulating the exposure or sale of sheep in or at any market, fair, auction, sale-yard, sale, or place of exhibition within their District.

Prohibition to Expose or Move Sheep Affected with, or Suspected of, Sheep-Scab.

12.—(1.) It shall not be lawful for any person—

- (a.) to expose a sheep affected with, or suspected of, sheep-scab in a market or fair, or in a sale-yard, or other public or private place where sheep are commonly exposed for sale; or
- (b.) to place a sheep affected with, or suspected of, sheep-scab in a lair or other place adjacent to or connected with a market or a fair, or where sheep are commonly placed before or after exposure for sale; or
- (c.) to send or carry, or cause to be sent or carried, a sheep affected with, or suspected of, sheep-scab on a railway, canal, river, or inland navigation, or in a coasting vessel; or
- (d.) to carry, lead, or drive, or cause to be carried, led or driven, a sheep affected with, or suspected of, sheep-scab on a highway or thoroughfare; or
- (e.) to keep or place a sheep affected with, or suspected of, sheep-scab on common or uninclosed land, or in a field or place insufficiently fenced, or in a field adjoining a highway, unless that field is so fenced or situate that sheep therein cannot in any manner come in contact with sheep passing along that highway or grazing on the sides thereof; or
- (f.) to graze a sheep affected with, or suspected of, sheep-scab on pasture being on the sides of a highway; or

(g.) to allow a sheep affected with, or suspected of, sheep-scab to stray on a highway or thoroughfare or on the sides thereof, or on common or uninclosed land, or in a field or place insufficiently fenced.

(2.) But this Article shall operate subject to any provisions of this Order providing for or directing the movement of sheep in cases therein mentioned.

Proceedings in case of Contravention of last preceding Article.

13. Where a sheep is exposed or otherwise dealt with in contravention of the last preceding Article, the Inspector of the Local Authority, or other officer appointed by them in that behalf, shall seize and remove and detain it, and, also, where the sheep is exposed in a market, fair, sale-yard, or place of exhibition, all other sheep in or on such market, fair, sale-yard, or place of exhibition, being or having been in the same flock or in contact with the sheep affected with, or suspected of, sheep-scab, and the sheep so seized shall be dealt with in accordance with the following provisions :—

(Isolation of Sheep.)

(i.) If the Local Authority are satisfied that sheep-scab exists among the sheep so seized, the Local Authority shall cause the sheep, unless slaughtered under the following provision of this Article, to be moved to some convenient and isolated place, and to be there isolated under the provisions of Article 3 of this Order.

(Slaughter of Sheep.)

(ii.) A sheep so seized may, by or at the request of the owner or person in charge thereof, be slaughtered at the place where it is seized or detained, or be moved to the nearest available slaughter-house for the purpose of being there forthwith slaughtered; in which case the sheep shall be moved to the slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority, who shall enforce and superintend the immediate slaughter thereof of the sheep, and shall forthwith report the slaughter to the Local Authority.

(Disinfection in these Cases.)

(iii.) In case of a sheep affected with sheep-scab being seized, in accordance with the provisions of this Article, it shall not be lawful for the owner or occupier of such market or other place, or any person, to again use or allow to be used for sheep that portion of the market or other place where the sheep affected with sheep-scab was found, unless and until an Inspector has certified that that portion has been thoroughly cleansed and disinfected.

(Expenses.)

(iv.) The Local Authority may recover summarily the expenses of the execution by them or by their Inspector or other officer of the provisions of this Article from the owner of the sheep seized, or from the consignor or consignee thereof, who may recover the same from the owner by proceedings in any court of competent jurisdiction.

Food and Water during Detention.

14. An Inspector, officer, or constable detaining a sheep under the Act of 1894 or this Order shall cause it to be supplied with requisite food and water during its detention; and the expenses incurred by him in respect thereof may be recovered summarily from the person having charge of the sheep or from its owner.

Granting of Movement Licences.

15.—(1.) A Licence shall only be granted by or on behalf of a Local Authority for the movement of sheep under this Order, or under any Regulation made by a Local Authority under this Order, where in the opinion of the Local Authority or the person granting the Licence, as the case may be, the granting of such Licence is necessary or expedient.

(2.) A Movement Licence granted under this Order, or under any Regulation made by a Local Authority under this Order, shall not be available if granted by the owner of the sheep to be moved or by his agent, or by the owner and consignee or other person selling the sheep or exposing the sheep for sale, or by the purchaser thereof or by his agent, or by the auctioneer or other person conducting or licensed to hold the sale at which the sheep is exposed, or by the occupier of the farm or premises or slaughter-house from or to which the sheep is to be moved, or by any individual member of an Executive Committee or Subcommittee of a Local Authority.

(3.) The person granting a Movement Licence under this Order shall forthwith send a copy of such Licence to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.

Production of Licences; Names and Addresses.

16.—(1.) Every person in charge of a sheep, carcass, or thing being moved, where under this Order, or under any Regulation of a Local Authority made under this Order, a Movement Licence is necessary, shall, on demand of a Justice, or of a constable, or of an Inspector or officer appointed by the Lord Lieutenant, or of an Inspector or officer of a Local Authority, produce and show to him the Movement Licence, if any, authorising the movement, and shall allow it to be read and a copy of or extract from it to be taken by the person to whom it is produced.

(2.) Every person so in charge shall, on demand as aforesaid, give his name and address to the Justice, or constable, or Inspector or officer.

Provisions as to Regulations of Local Authority

17.—(1.) A Local Authority shall forthwith send to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, a copy of every Regulation made by them under this Order.

(2.) If the Lord Lieutenant is satisfied on inquiry, with respect to any Regulation made by a Local Authority under this Order, that the same is for any reason objectionable, and directs the revocation thereof, the same shall thereupon cease to operate.

Movement of Sheep, &c., with Special Licence.

18. Notwithstanding anything in this Order or in any Regulation made by a Local Authority thereunder, any sheep, carcass, or thing may be moved in any circumstances with a Licence of an Inspector or Officer appointed or authorised by the Lord Lieutenant, which Licence will only be granted where such Inspector or Officer, after inquiry, is satisfied that exceptional circumstances render the movement necessary or expedient.

Powers of the Lord Lieutenant.

19. Any powers by this Order conferred upon a Local Authority or an Inspector of a Local Authority may at any time be exercised by the Lord Lieutenant or an Inspector appointed by the Lord Lieutenant.

Local Authority to enforce Order.

20. The provisions of this Order, except where it is otherwise provided, shall be executed and enforced by the Local Authority.

Monthly Returns of Sheep-Scab.

21. When an Inspector of a Local Authority finds sheep-scab in his district, he shall forthwith make a return thereof to the Local Authority and to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, on a form provided by the Veterinary Department, with all particulars therein required, and shall continue to so make a return thereof on the last day of every month, except where the last day is Sunday, and then on the last day but one, until the disease has ceased.

Offences.

22.—(1.) If a sheep, or carcase, or thing is moved in contravention of this Order, or of a Notice given under this Order, or of any Regulation made by a Local Authority under this Order, or of the conditions of a Movement Licence thereunder, the owner of the sheep, carcase, or thing, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the sheep, carcase, or thing, and the consignee or other person receiving or keeping it knowing it to have been moved in contravention as aforesaid, and the occupier of the place from which the sheep, carcase, or thing is moved, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1894.

(2.) If anything is omitted to be done as regards cleansing or disinfection in contravention of this Order, the owner and the lessee and the occupier and the person in charge of any place or thing in or in respect of which the same is omitted, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1894.

(3.) If a person in charge of a sheep, or carcase, or thing being moved, where under this Order, or under any Regulation made by a Local Authority under this Order, a Movement Licence is necessary, fails, on demand made under this Order, to give his true name and address, or gives a false name or address, he shall be deemed guilty of an offence against the Act of 1894.

(4.) If a person, with a view to unlawfully evade or defeat the operation of this Order, or of any Regulation made by a Local Authority under this Order, allows a sheep to stray, he shall be deemed guilty of an offence against the Act of 1894.

Documents and Forms.

23. Except where otherwise provided in this Order, a Local Authority shall provide and supply to their Inspectors and officers such documents and forms as may be necessary for the purposes of this Order.

Interpretation.

24. In this Order, unless the context otherwise requires,—

“The Act of 1894” means the Diseases of Animals Act, 1894:

“Inspector” includes Veterinary Inspector:

“Carcase” means the carcase of a sheep, and includes part of a carcase, and the meat, bones, fleece, wool, skin, hoofs, horns, offal, or other part of a sheep, separately or otherwise, or any portion thereof:

Other terms have the same meaning as in the Act of 1894.

Revocation of Order.

25 The Order described in the Second Schedule to this Order is hereby from and after the commencement of this Order revoked: Provided that such

revocation shall not revive any part of any Order revoked by, or invalidate or make unlawful anything done under, the Order hereby revoked, or affect any licence or authority granted, or any right, title, obligation, or liability accrued thereunder before the commencement of this Order, or interfere with the institution or prosecution of any proceeding in respect of any offence committed against or any penalty incurred under the Order hereby revoked before the commencement of this Order.

Existing Regulations of Local Authority.

26. All regulations made by a Local Authority under the Order hereby revoked, and in force immediately before the commencement of this Order, and which relate to movement of sheep into their District from other Districts, or to movement of sheep within their District, or to the prohibition or regulation of the exposure or sale of sheep in or at any market, fair, auction, sale-yard, sale, or place of exhibition, shall be deemed to have been made under this Order, and shall continue in force until altered or revoked by the Local Authority or by Order in Council or Order of the Lord Lieutenant.

Extent.

27. This Order extends to the whole of Ireland.

Commencement.

28. This Order shall come into operation on the 14th day of November, one thousand eight hundred and ninety-eight.

Short Title.

29. This Order may be cited as the SHEEP-SCAB (IRELAND) ORDER OF 1898.

Given at the Council Chamber, Dublin Castle,
this 2nd day of November, 1898.

Ashbourne, C. G. W. Balfour.
William O'Brien. John Atkinson.

THE FIRST SCHEDULE.

FORM A.

(Article 3.)

Notice to Owner or Person in Charge of Sheep Prohibiting Movement.

DISEASES OF ANIMALS ACTS, 1894 and
1896.

SHEEP-SCAB.

To C.D., of

I, A.B., of _____, being
an Inspector appointed by the Local Authority of
the _____ of _____ [or being
an Inspector or other officer appointed by or duly
authorised by the Lord Lieutenant], hereby require
the following sheep, namely:
to be detained on or in [here describe the farm, field,
yard, shed, or other place where the sheep are to be
detained], and I hereby require you to take notice
that, in consequence of this Notice and the provisions
of the Order in Council under which this Notice is
issued, it is not lawful for any person, until this Notice
is withdrawn,—

- (a.) to move from or out of such place as aforesaid
any sheep to which this Notice applies; or
- (b.) to move from or out of such place as aforesaid
any other sheep that may be thereon or therein;
or

- (c.) to move any other sheep into such place as aforesaid; or
- (d.) to permit any other sheep to come in contact with any sheep to which this Notice applies; or
- (e.) to remove from or out of such place any carcase of a sheep, or any skin, fleece, or wool, separate from the carcase of a sheep, or any dung, fodder, litter, or other thing that has been in contact with sheep to which this Notice applies, without the written permission of an Inspector of the Local Authority, after all necessary disinfection has been carried out to the satisfaction of such Inspector.

Dated this day of , 18 .
(Signed), A.B.

The Inspector or Officer giving this Notice is with all practicable speed to send copies of this Notice to

- (i.) The Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle;
- (ii.) The Local Authority;
- (iii.) The Police Officer in charge of the nearest police station of the District.

[Read the Indorsement on back of this Notice.]

To be printed as Indorsement on Form A.

The Order in Council under which this Notice is issued, provides that if a sheep, or carcase, or thing is moved in contravention of such Order, or of this Notice, the owner of the sheep, carcase, or thing, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the sheep, carcase, or thing, and the consignee or other person receiving or keeping it knowing it to have been moved in contravention as aforesaid, and the occupier of the place from which the sheep, carcase, or thing is moved, are liable under the Diseases of Animals Act, 1894, to the penalties thereby prescribed.

FORM B.

(Article 3.)

Withdrawal of Notice (Form A) to Owner or Person in charge of Sheep Prohibiting Movement.

DISEASES OF ANIMALS ACTS, 1894 and 1896.

SHEEP-SCAB.

To C.D., of

I, A.B., of , being an Inspector appointed by the Local Authority for the of [or being an Inspector or Officer appointed by or duly authorized by the Lord Lieutenant], hereby withdraw as from this day of 18 , the Notice prohibiting movement signed by and served upon you on the day of , 18 .

Dated this day of , 18 .

(Signed), A.B.

Copies of this Notice are to be sent with all practicable speed to

- (i.) The Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle;
- (ii.) The Local Authority;
- (iii.) The Police Officer in charge of the nearest police station of the District.

THE SECOND SCHEDULE.

Order Revoked.

Date.	Short Title or Subject.	Extent of Revocation.
1895. 17 June,	Sheep-Scab (Ireland) Order of 1895.	The whole Order.

THE DUBLIN PUBLIC SALES AND LAIRS ORDER OF 1898.

By the Lords Justices and Privy Council in Ireland.

GERALD FITZGIBBON.

A. M. PORTER.

WE, the Lords Justices-General and General Governors of Ireland, by and with the advice and consent of her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Diseases of Animals Acts, 1894 and 1896, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Short Title.

1. This Order may be cited as "The Dublin Public Sales and Lairs Order of 1898."

Commencement.

2. This Order shall commence and take effect from and immediately after the second day of January, one thousand eight hundred and ninety-nine.

Interpretation.

3. In this Order—

"The Act of 1894" means the Diseases of Animals Act, 1894:

"Public sale" includes a market or fair, and any sale, whether conducted by auction or not, which is open to the public, whether on payment of entrance-money or other payment or not, whether it is held in a public place or not, and at which animals of different owners are exposed; but does not include an exhibition:

"Lair" means any place licensed by the Lord Lieutenant as a place of rest for animals which are for shipment to Great Britain, or which are to be or have been exposed at a public sale within the Dublin Metropolitan Police District of the Poor Law Unions of North and South Dublin:

"Animals" means cattle (that is bulls, cows, oxen, heifers, and calves), and sheep and swine:

"Veterinary Department" means the Veterinary Department of the Privy Council Office, Dublin Castle

Other terms have the same meaning and scope as in the Act of 1894.

Revocation of Order.

4. The Order described in the Schedule to this Order is hereby from and after the commencement of this Order revoked: Provided that such revocation shall not invalidate or make unlawful anything done under the Order hereby revoked, or affect any consent, licence, or authority granted, or any right, title, obligation, or liability accrued thereunder before the commencement of this Order, or interfere with

the institution or prosecution of any proceeding in respect of any offence committed against or any penalty incurred under the Order hereby revoked before the commencement of this Order.

Public Sales.

5. No public sale of animals shall be held in the Dublin Metropolitan Police District of the Poor Law Unions of North and South Dublin except with a licence of the Lord Lieutenant.

Cleansing and Disinfection of Places of Public Sale.

6.—(1.) Every place in which a public sale of animals is held within the Dublin Metropolitan Police District of the Poor Law Unions of North and South Dublin shall be cleansed and disinfected, either on each day on which it is used, and after it has been used, or at some time not later than 6 o'clock in the evening of the day before it is again to be used.

(2.) Every such place shall be cleansed and disinfected as follows:—

(i.) All parts of such place with which animals or their droppings have come in contact shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, litter, and other matter, shall be effectually removed therefrom; then

(ii.) The same parts of such place shall be thoroughly washed or scrubbed or scoured with water; then

(iii.) The same parts of such place shall have applied to them a solution of a disinfectant approved on behalf of the Veterinary Department.

(3.) The scrapings and sweepings of such place, and all dung, sawdust, litter, and other matter removed therefrom, shall forthwith be well mixed with quicklime, and be effectually removed from contact with animals.

Licences for Lairs.

7. No yard, shed, or other place within the Dublin Metropolitan Police District of the Poor Law Unions of North and South Dublin shall be used as a lair unless it shall have been licensed for the purpose by the Lord Lieutenant.

Cleansing and Disinfection of Lairs.

8.—(1.) Every lair shall be cleansed and disinfected either on each day on which it is used, and after it has been used, or at some other time not later than 12 o'clock at noon of the next day following, unless the following day is Sunday, and then of the Monday following, and in either case before it is again used.

(2.) Such place shall be cleansed and disinfected as follows:—

(i.) All parts of such place with which animals or their droppings have come in contact shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, litter, and other matter shall be effectually removed therefrom; then

(ii.) The same parts of such place shall be thoroughly washed or scrubbed or scoured with water; then

(iii.) The same parts of such place shall have applied to them a coating of limewash in which a disinfectant approved on behalf of the Veterinary Department has been mixed in the proportion of one pint of such disinfectant to four gallons of limewash.

(3.) The scrapings and sweepings of such place, and all dung, sawdust, litter, and other matter removed therefrom, shall forthwith be well mixed with quicklime, and be effectually removed from contact with animals.

Offences.

9.—(i.) If a public sale of animals is held in contravention of this Order, the person or company holding the sale, and the occupier of the place or farm or premises where the sale is held, and the owner or consignee of each animal exposed thereat, and the person exposing the same thereat, and the auctioneer, if any, or other person conducting the sale, and the person, if any, taking entrance money or other payment for admission thereto, and the purchaser thereat of any animal, such last-mentioned person or such purchaser knowing the sale to be held in contravention as aforesaid, shall, each according to and in respect of his or their own acts and defaults, be deemed guilty of an offence against the Act of 1894.

(ii.) If a lair is used in contravention of any of the provisions of this Order, the owner and the lessee and the occupier, or any other person using or causing or directing or permitting the use of such lair, shall, each according to and in respect of his or their own acts, be deemed to be guilty of an offence against the Act of 1894.

(iii.) If anything is done or omitted to be done in contravention of any of the provisions of this Order as regards cleansing and disinfection, the owner and the lessee and the occupier of any place in respect of which the same is done or omitted, shall, each according to and in respect of his or their own acts or omissions, be deemed guilty of an offence against the Act of 1894.

Given at the Council Chamber, Dublin Castle, this 19th day of November, 1898.

William O'Brien.

Joseph M. Meade.

Rd. Martin.

William D. Andrews.

SCHEDULE

Order Revoked.

Date.	Short Title.
1893. 30 September,	The Dublin Market and Lairs Order of 1893.

THE EXPORTATION OF HORSES (IRELAND) ORDER OF 1898.

By the Lord Lieutenant and Privy Council in Ireland.

CADOGAN.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Diseases of Animals Acts, 1894 and 1896, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Prohibition of Exportation of Unfit Horses.

1. It shall not be lawful to convey in a vessel from any port in Ireland any horse which, owing to age, infirmity, illness, injury, fatigue, or any other reason cannot be so conveyed without cruelty during the intended passage and on landing.

Provisions as to Vessels carrying Horses.

2. The provisions of this Article shall apply to all vessels in or on which horses are carried from any port or place in Ireland to any port or place outside the British Islands, except vessels belonging to Her Majesty.

(Fittings of Vessels.)

(i.) Each horse shall be carried in a separate box or stall of sufficient size, which shall be so constructed as to be of a substantial character, and of sufficient strength to withstand the action of the weather and to resist the weight of a horse thrown against it.

(ii.) The floor of each box or stall shall, in order to prevent slipping, be fitted with suitable battens, or shall be strewn with a proper quantity of sand or other suitable substance.

(iii.) Each box or stall shall be provided with suitable means for slinging the horse carried.

(iv.) Ship's fittings likely to cause injury or unnecessary suffering to horses shall be properly and securely fenced off.

(v.) Horses while on board a vessel shall be protected against injury or unnecessary suffering from undue exposure to the weather.

(Ventilation.)

(vi.) All parts of the vessel on which horses are carried shall be sufficiently and suitably ventilated. All such parts if below deck shall, in addition to any ventilation obtained by means of the hatchways, be provided with sufficient and suitable ventilators for the removal of foul air and for the admission of a proper supply of fresh air to all the horses carried.

(Light.)

(vii.) All parts of the vessel over which the horses pass, or in which they are stalled, shall be properly lighted, and arrangements shall be made for the provision at all times of adequate light for the proper tending of the horses.

(Passage Ways.)

(viii.) Between every two rows of horses, and in front of every single row of horses, there shall be a passage-way of a minimum width of one foot and six inches, which passage-way shall be kept free of obstruction.

(Food and Water.)

(ix.) Horses carried on a vessel shall be provided while on board with a sufficient amount of suitable food and water, and accommodation shall be provided on board for the stowage of the food so that the same shall not be unduly exposed to the weather at sea.

(Securing of Horses.)

(x.) All horses while being carried on a vessel shall be securely tied by the head.

(Approaches, Gangways, and other Apparatus.)

(xi.) Approaches, gangways, passage-ways, cages, and other apparatus used for the loading of horses on a vessel, shall be so constructed that injury or unnecessary suffering shall not be caused to the horses.

(Attendance.)

(xii.) A vessel on which horses are carried shall carry a sufficient number of qualified attendants to properly tend the horses.

Water at Shipping Places.

3. At every place in Ireland where horses are put on board of vessels, provision shall be made, to the satisfaction of the Privy Council, for a supply of suitable water for the horses; and water shall be supplied them gratuitously, on request of any person having charge of any horse.

Local Authority to enforce Order.

4. The provisions of this Order, except where it is otherwise provided, shall be executed and enforced by the Local Authority.

Extension of certain Sections of Diseases of Animals Act, 1894.

5. Horses shall be animals for the purposes of the following sections of the Act of 1894 (namely):—

Sections forty-three and seventy-four (Powers of Police);

Section forty-four (Powers of Inspectors);

and of all other sections of the said Act containing provisions relative to or consequent on the provisions of those sections and this Order, including such sections as provide for offences and legal proceedings.

Offences.

6. If any horse is conveyed, or anything is done or omitted to be done, in contravention of any of the provisions of this Order, the owner and the person in charge of the horse in respect of which—and the owner and the charterer and the master of the vessel in or in respect of which—and the owner of the gangway or passage-way, cage, or other apparatus in respect of which—and the owner and the lessee and the occupier of the place in which (as the case may be) the same is done or omitted, shall, each according to and in respect of his own acts or omissions, be deemed guilty of an offence against the Act of 1894.

Interpretation.

7. In this Order, unless the context otherwise requires,—

“The Act of 1894” means the Diseases of Animals Act, 1894:

“The British Islands” means the United Kingdom, the Channel Islands, and the Isle of Man:

“Master” includes a person having the charge or command of a vessel:

Other terms have the same meaning as in the Act of 1894.

Commencement.

8. This Order shall come into operation on the first day of January, one thousand eight hundred and ninety-nine.

Short Title.

9. This Order may be cited as the EXPORTATION OF HORSES (IRELAND) ORDER OF 1898.

Given at the Council Chamber, Dublin Castle, this 16th day of December, 1898.

Ashbourne, C.
William O'Brien.
Rd. Martin

G. W. Balfour.
John Atkinson.
William D Andrews.

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**THE DISEASES OF ANIMALS (IRELAND)
ORDERS AMENDMENT ORDER OF 1899.**

By the Lord Lieutenant and Privy Council in
Ireland.

CADOGAN.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Diseases of Animals Acts, 1894 and 1896, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Amendment of Orders.

1. In the Orders described in the Schedule to this Order "Administrative County" shall be substituted for "Poor Law Union" wherever that expression occurs; "the County or Borough Fund," as the case may be, shall be substituted for "Union Funds" wherever that expression occurs; "the Council of

Administrative County" shall be substituted for "Board of Guardians" wherever that expression occurs; and the Orders described in the Schedule to this Order shall be read accordingly.

Short Title.

2. This Order may be cited as the Diseases of Animals (Ireland) Orders Amendment Order of 1899.

Commencement.

3. This Order shall commence and take effect from and immediately after the thirty-first day of March, one thousand eight hundred and ninety-nine.

Given at the Council Chamber, Dublin Castle,
this 24th day of February, 1899.

Ashbourne, C.
A. M. Porter.
Rd. Martin.

Clonbrock.
William O'Brien.
William D. Andrews.

SCHEDULE.

Date of Order.	Short Title of Order.
1893. 7th January, . . .	The Glanders or Farcy (Ireland) Order of 1893.
1895. 17th January, . . . 19th April, . . . 17th June, . . . " . . . " . . . " . . .	The Markets and Fairs (Swine Fever) (Ireland) Order of 1895. The Animals (Transit and General) (Ireland) Order of 1895. The Cattle Plague (Ireland) Order of 1895. The Pleuro-Pneumonia (Ireland) Order of 1895. The Foot-and-Mouth Disease (Ireland) Order of 1895. The Sheep Pox (Ireland) Order of 1895.
1897. 26th May, . . . 30th August, . . .	The Rabies (Ireland) Order of 1897. The Swine Fever (Ireland) Order of 1897.

**THE ANTHRAX (IRELAND) ORDER
OF 1899.**

By the Lord Lieutenant and Privy Council in
Ireland.

CADOGAN.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Diseases of Animals Acts, 1894 and 1896, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Notice of Disease.

1.—(1.) Every person having or having had in his possession or under his charge a diseased, or suspected, animal, that is to say, an animal affected with, or suspected of, anthrax, shall, with all practicable speed, give notice of the fact of the animal being so diseased, or suspected, to a constable of the police force for the police district wherein the animal so diseased, or suspected, is or was.

(2.) The constable shall forthwith give information of the receipt by him of the notice to

- (i.) The Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle;
- (ii.) An Inspector of the Local Authority;
- (iii.) The Local Authority.

(3.) The Inspector of the Local Authority shall forthwith give information of the receipt by him of the notice to the Medical Officer of Health of the Sanitary District in which the diseased, or suspected, animal is or was.

Duty of Inspector to act immediately.

2. An Inspector of a Local Authority on receiving in any manner whatsoever information of the supposed existence of anthrax, or having reasonable ground to suspect the existence of anthrax, shall proceed with all practicable speed to the place where such disease exists, or is suspected to exist, and shall there and elsewhere put in force and discharge the powers and duties conferred and imposed on him as Inspector by or under the Act of 1894 and this Order.

*Veterinary Inquiry by Local Authority as to
Existence of Anthrax.*

3.—(1.) A Local Authority, on receiving information of the existence, or supposed existence, of anthrax, shall forthwith cause inquiry to be instituted as to the correctness of such information, with the assistance and advice of a Veterinary Inspector, or of a Veterinary Practitioner qualified according to the Act of 1894 to be a Veterinary Inspector.

(2.) The owner and occupier of any premises on which there is a diseased, or suspected, animal, or the carcase of any such animal, shall give all reason

able facilities for the inquiry by the Local Authority under this Article, and any person failing to give such facilities shall be deemed guilty of an offence against the Act of 1894.

Milk of Diseased Cow not to be removed.

4. It shall not be lawful to remove the milk of any diseased cow from the shed, stable, building, field, or other place in which the cow is or has been kept.

Restriction on Movement of Animals out of or into Place of Outbreak.

5.—(1.) No animal shall, except as expressly authorized by this Article, be moved out of or into any shed, stable, building, field, or other place in which a diseased animal is, or has died or been slaughtered, or has been kept at the date of such death or slaughter, until an Inspector of the Local Authority is satisfied that no animal remaining on the premises is diseased, and that the premises have been cleansed and disinfected in accordance with the provisions of this Order.

(2.) Any horse, ass, or mule which is not diseased may be moved thereout to any place.

(3.) All other animals which are in such shed, stable, building, field, or other place, and which are not diseased, may, and should in every case where it is practicable, be moved thereout by the owner, under the supervision of an Inspector or other officer of the Local Authority, to some convenient place of detention for the purpose of isolation, and the animals so moved shall, after their arrival at the place of detention, be there kept separate by the owner thereof from all other animals, and not moved thereout for a period of seven days.

(4.) Provided that any animal which is not diseased may be moved out of such shed, stable, building, field, or other place, as aforesaid, or from the said place of detention, to the nearest available slaughter-house, under the supervision of an Inspector or other officer of the Local Authority, for the purpose of being forthwith slaughtered.

Provision as to Removal of Dung, &c., out of Place of Outbreak.

6. It shall not be lawful for any person to remove any dung, litter, broken fodder, or any other thing that has been in contact with or used for or about any diseased animal, out of any shed, stable, building, field, or other place in which a diseased animal is, or has died or been slaughtered, or has been kept at the date of such death or slaughter, except to a place approved by an Inspector of the Local Authority, and to which animals will not have access, and any such dung or other thing as aforesaid so removed shall be forthwith burnt or otherwise destroyed, or shall be forthwith disinfected and, where practicable, buried to the satisfaction of the Inspector.

Disposal of Carcases.

7.—(1.) The carcase of a diseased, or suspected, animal shall be disposed of by the Local Authority as follows:—

(i.) Either the Local Authority shall cause the carcase to be buried as soon as possible, in its skin, in some convenient or suitable place to which animals will not have access, and which is removed from any dwelling-house, and at such a distance from any well or watercourse as will preclude any risk of the contamination of the water therein, the carcase being buried at a depth of not less than six feet below the surface of the earth, and with a layer of lime not less than one foot deep both beneath and above it;

(ii.) Or the Local Authority may, if authorized by Licence of the Lord Lieutenant, cause the carcase to be destroyed by exposure to a high temperature, or by chemical agents, and for that purpose to be taken, in charge of an officer of the Local Authority, to a horse-slaughterer's or knacker's yard or other place approved for the purpose by the Lord Lieutenant.

(2.) A carcase of a diseased, or suspected, animal shall not be buried or destroyed otherwise than by the Local Authority, or be removed from the farm or premises upon which the animal died or was slaughtered, except for the purpose of being buried or destroyed by the Local Authority.

(3.) Before a carcase is removed for burial or destruction under this Article, all the natural openings thereof shall be effectually plugged with tow or some suitable material saturated in a strong solution of carbolic acid or other suitable disinfectant. In no case shall the skin of the carcase be cut, nor shall anything be done to cause the effusion of blood, except by or under the supervision of a Veterinary Inspector, and so far as may be necessary for the purpose of microscopical examination.

(4.) A Local Authority may cause or allow a carcase to be taken into the district of another Local Authority to be buried or destroyed, with the previous consent of that Local Authority, but not otherwise.

Digging up.

8. It shall not be lawful for any person, except with the Licence of the Lord Lieutenant, or permission in writing of an Inspector appointed by the Lord Lieutenant, to dig up, or cause to be dug up, the carcase of any animal that has been buried, whether under this Order or otherwise.

Disinfection in case of Anthrax.

9.—(1.) The Local Authority shall, at their own expense, cause to be cleansed and disinfected under the direction of an Inspector, and in the mode provided by this Article—

- (a.) all those parts of any shed, stable, building, field, or other place in which a diseased animal has died or been slaughtered, or has been kept at the date of such death or slaughter;
- (b.) every utensil, pen, hurdle, or other thing used for or about any diseased animal;
- (c.) every van, cart, or other vehicle used for carrying any diseased animal on land otherwise than on a railway.

(2.) The mode of the cleansing and disinfection of such shed, stable, building, field, or other place, or the part thereof, shall be as follows:—

(i.) All such parts of a shed, stable, building, or other like place as are hereby required to be cleansed and disinfected shall be thoroughly sprinkled with freshly burnt lime or other suitable disinfectant, and then swept out, and all dung, litter, broken fodder, or other thing that has been in contact with, or used about, any diseased animal shall be effectually removed therefrom: then

(ii.) The floor and all other parts of the shed, stable, building, or other like place with which the diseased animal or its droppings or any discharge from the nostrils or other parts of the animal has come in contact, shall, so far as practicable, be thoroughly washed or scrubbed or scoured with hot water: then

(iii.) The same parts of the shed, stable, building, or other like place shall be washed over

with limewash made of freshly burnt lime and water, and containing in each gallon of limewash four ounces of chloride of lime or half a pint of commercial carbolic acid, the limewash being prepared immediately before use; or with some other suitable disinfectant;

(iv.) In the case of a field or any other place as aforesaid, which is not capable of being so cleansed and disinfected, it shall be sufficient if such field or place be cleansed and disinfected as the Local Authority or their Inspector may think fit.

(3.) The mode of the cleansing and disinfection of such utensil, pen, hurdle, or other thing, and such van, cart, or other vehicle aforesaid, shall be as follows:—

(i.) Each utensil, pen, hurdle, or other thing, van, cart, or other vehicle shall be thoroughly scraped, and all litter, dung, sawdust, or other thing shall be effectually removed therefrom: then

(ii.) It shall be thoroughly washed or scrubbed or scoured with hot water: then

(iii.) It shall be washed over with limewash made of freshly burnt lime and water, and containing in each gallon of limewash four ounces of chloride of lime, or half a pint of commercial carbolic acid, the limewash being prepared immediately before use; or with some other suitable disinfectant.

(4.) All dung, litter, broken fodder, or other thing that has been removed from any such shed, stable, building, field, place, van, cart, or vehicle as aforesaid shall be forthwith burnt or otherwise destroyed, or shall be forthwith disinfected and, where practicable, buried, to the satisfaction of an Inspector of the Local Authority.

Occupiers to give facilities for Cleansing.

10. Where the power of causing any place, thing, or vehicle to be cleansed and disinfected under this Order is exercised by a Local Authority, the owner and occupier and person in charge of the place, thing, or vehicle, shall give all reasonable facilities for that purpose, and any person failing to give such facilities shall be deemed guilty of an offence against the Act of 1894.

Prohibition of Exposure or movement of Diseased or suspected Animals.

11.—(1.) It shall not be lawful for any person—

(a.) to expose a diseased, or suspected, animal in a market or fair, or in a sale-yard, or other public or private place where animals are commonly exposed for sale; or

(b.) to place a diseased, or suspected, animal in a lair or other place adjacent to or connected with a market or a fair, or where animals are commonly placed before exposure for sale; or

(c.) to send or carry, or cause to be sent or carried, a diseased, or suspected, animal on a railway, canal, river, or inland navigation, or in a coasting vessel; or

(d.) to carry, lead, or drive, or cause to be carried, led, or driven, a diseased, or suspected, animal on a highway or thoroughfare; or

(e.) to place or keep a diseased, or suspected, animal on common or unclosed land, or in a field or place insufficiently fenced, or in a field adjoining a highway, unless that field is so fenced or situate that animals therein cannot in any manner come in contact with animals passing along that highway or grazing on the sides thereof; or

(f.) to graze a diseased, or suspected, animal on pasture being on the sides of a highway; or

(g.) to allow a diseased, or suspected, animal to stray on a highway or thoroughfare, or on the sides thereof, or on common or unclosed land, or in a field or place insufficiently fenced.

(2.) Notwithstanding anything in this Order an animal exposed or otherwise dealt with in contravention of this Article may be moved by or under the direction of an Inspector of the Local Authority to some convenient and isolated place.

Movement of Animals, &c., with Special Licence.

12. Notwithstanding anything in this Order, any animal, carcase, or thing may be moved in any circumstances with a Licence of an Inspector or Officer appointed or authorized by the Lord Lieutenant, which Licence will only be granted where the Lord Lieutenant, after inquiry, is satisfied that exceptional circumstances render the movement necessary or expedient.

Powers of Lord Lieutenant.

13. Any powers by this Order conferred upon a Local Authority or an Inspector of a Local Authority may at any time be exercised by the Lord Lieutenant or an Inspector appointed by the Lord Lieutenant respectively.

Local Authority to enforce Order.

14. The provisions of this Order, except where it is otherwise provided, shall be executed and enforced by the Local Authority.

Weekly Returns of Anthrax.

15. When an Inspector of a Local Authority finds that anthrax exists, or has existed, in his district, he shall forthwith make a return thereof to the Local Authority, and to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, on a form provided by the Veterinary Department, with all particulars therein required, and shall continue to so make a return thereof on the Saturday of every week until the disease has ceased.

Extension of certain Sections of Diseases of Animals Act, 1894.

16. Horses, asses, and mules (as well as the animals specified in the Act of 1894) shall be animals, and anthrax (that is to say, the disease called or known as anthrax, splenic fever, or splenic apoplexy of animals) shall be a disease, for the purposes of the following sections of the Act of 1894 (namely):

Section forty-three (Powers of Police);

Section forty-four (Powers of Inspectors);

and also for the purposes of all other sections of the said Act containing provisions relative to or consequent on the provisions of those sections and this Order, including such sections as relate to offences and legal proceedings.

Presumption of Knowledge of Disease.

17. Where the owner or person in charge of an animal is charged with an offence against the Act of 1894 relative to anthrax, he shall be presumed to have known of the existence of that disease, unless and until he shows, to the satisfaction of the Court, that he had not knowledge thereof, and could not with reasonable diligence have obtained that knowledge.

Offences.

18.—(1.) If an animal or any thing is moved in contravention of this Order, the owner of the animal

or thing, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the animal or thing, and the owner and the charterer and the master of the vessel in which it is moved, and the consignee or other person receiving or keeping it knowing it to have been moved in contravention as aforesaid, and the occupier of the place from which the animal or thing is moved, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1894.

(2.) If a carcase is removed, or buried, or destroyed, or otherwise dealt with in contravention of this Order, the owner of the carcase, and the person for the time being in charge thereof, and the person causing, directing, or permitting the carcase to be so removed, buried, destroyed, or otherwise dealt with, and the consignee or other person receiving or keeping it, knowing it to have been removed in contravention as aforesaid, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1894.

(3.) If a person, with a view to unlawfully evade or defeat the operation of this Order, allows an animal to stray, he shall be deemed guilty of an offence against the Act of 1894.

Interpretation.

19. In this Order, unless the context otherwise requires,—

“The Act of 1894” means the Diseases of Animals Act, 1894:

“Animals” includes, with the animals specified in the Act of 1894 (that is cattle, sheep, and goats, and all other ruminating animals, and swine), horses, asses, and mules:

“Disease” means anthrax, and “diseased animal” or “suspected animal” means an animal affected with, or suspected of, anthrax:

“Inspector” includes Veterinary Inspector:

“Carcase” means the carcase of an animal, and includes part of a carcase, and the meat, flesh, bones, hide, skin, hoofs, horns, offal, or other part of an animal, separately or otherwise, or any portion thereof:

Other terms have the same meaning as in the Act of 1894.

Revocation of Order.

20. The Order described in the Schedule to this Order, and any Regulations made by a Local Authority thereunder, are hereby from and after the commencement of this Order revoked: Provided that such revocation shall not invalidate or make unlawful anything done under the Order or Regulations hereby revoked, or affect any licence or authority granted, or any right, title, obligation, or liability accrued thereunder before the commencement of this Order, or interfere with the institution or prosecution of any proceedings in respect of any offence committed against, or any penalty incurred under, the Order or Regulations hereby revoked before the commencement of this Order.

Extent.

21. This Order extends to the whole of Ireland.

Commencement.

22. This Order shall commence and take effect from and immediately after the thirty-first day of March, one thousand eight hundred and ninety-nine.

Short Title.

23. This Order may be cited as the ANTHRAX (IRELAND) ORDER OF 1899.

Given at the Council Chamber, Dublin Castle, this 24th day of February, 1899.

Ashbourne, C. Clonbrock.
A. M. Porter. William O'Brien.
Rd. Martin. William D. Andrews.

SCHEDULE.

Order revoked.

Date.	Short Title.
1895.	
17th June,	The Anthrax (Ireland) Order of 1895.

THE OFFICERS OF LOCAL AUTHORITIES (IRELAND) ORDER OF 1899.

By the Lord Lieutenant and Privy Council in Ireland.

CADOGAN.

We, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Diseases of Animals Acts, 1894 and 1896, and of every other power enabling Us in this behalf, do order, and it is hereby ordered, as follows:—

Inspectors and Officers of Local Authorities.

1.—(i.) Every Local Authority shall appoint so many Inspectors and other Officers as the Lord Lieutenant, after communication with the Local Authority, and having regard to the extent and circumstances of the District of the Local Authority, shall certify under the hand of the Clerk of the Council to be necessary for the purposes of the Acts in each District:

(ii.) Every Inspector appointed pursuant to this Article shall have the qualifications of a Veterinary Inspector as defined by the Act of 1894, provided that where the Lord Lieutenant shall be satisfied that it is impossible to procure, or that for any sufficient cause it is undesirable to appoint a person so qualified, the Lord Lieutenant may authorize the Local Authority to appoint as such Inspector a person not having such qualifications as aforesaid:

(iii.) Every Inspector appointed pursuant to this Article shall perform all the duties imposed upon an Inspector of a Local Authority by the Act of 1894, or by any Order in Council made or continued under that Act or under the Acts of 1894 and 1896 combined, or by any Regulation made, or direction given, by the Local Authority of the District under the said Acts or any Order in Council made or continued thereunder. He shall also value any animals which the Local Authority may require to be valued by one of its Officers, except where a special Officer is appointed for that purpose:

(iv.) Every Inspector appointed pursuant to this Article shall, on Saturday in each week, forward to the Clerk of the Local Authority a certificate, in the form set forth in the Second Schedule to this Order, of the animals which under his supervision were slaughtered by order of the Local Authority,

or were reserved for observation and treatment pursuant to directions under section twenty of the Act of 1894, during the week ending on the said day; and shall also supply to the Local Authority such further information in reference to the said animals as the Lord Lieutenant or the Local Authority shall from time to time require:

(v.) Every other Officer appointed pursuant to this Article shall have such qualifications, and shall discharge such duties as the Lord Lieutenant shall prescribe in the certificate given under the hand of the Clerk of the Council as provided in this Article.

2.—(i.) Every appointment of an Inspector or other Officer, for the purposes of the Acts, made under this Order, shall be subject to the approval of the Lord Lieutenant; and any person appointed to be an Inspector or other Officer shall not be entitled to any salary or remuneration until such approval shall have been obtained:

(ii.) The salary or remuneration of every Inspector or other Officer appointed pursuant to this Order shall be such as the Local Authority shall from time to time determine, subject in each case to the approval of the Lord Lieutenant:

(iii.) Every Inspector or other Officer appointed pursuant to this Order shall be removable from office, either by direction of the Lord Lieutenant, without notice, or, subject to the approval of the Lord Lieutenant, by the Local Authority upon receiving a month's notice, or a month's salary in lieu of notice.

Revocation.

3. The Order described in the First Schedule to this Order is hereby from and after the commencement of this Order revoked: Provided that such revocation shall not revive any Order or part of any Order revoked by or otherwise affect the past operation of the Order hereby revoked, or invalidate or make unlawful anything done under the Order hereby revoked, or affect any appointment made, or any right, title, obligation, or liability accrued thereunder, before the commencement of this Order, or interfere with the institution or prosecution of any proceeding in respect of any offence committed

against, or any penalty incurred under, the said Order hereby revoked, before the commencement of this Order.

Interpretation.

4. In the foregoing provisions of this Order—

"The Act of 1894" means The Diseases of Animals Act, 1894:

"The Act of 1896" means The Diseases of Animals Act, 1896:

"The Acts" means The Diseases of Animals Acts, 1894 and 1896:

"Local Authority" means the Council of an Administrative County, and "District of the Local Authority" means the Administrative County:

Other terms have the same meaning and scope as in The Diseases of Animals Act, 1894.

Saving for existing Officers.

5. Nothing in this Order shall be deemed to affect or interfere with the provisions of the Local Government (Ireland) Act, 1898, in regard to existing Officers, so far as such provisions may be applicable to persons appointed by Boards of Guardians for purposes connected with the Diseases of Animals Acts, 1894 and 1896, before the commencement of this Order.

Extent.

6. This Order shall extend to the whole of Ireland.

Commencement.

7. This Order shall take effect from and immediately after the Thirty-first day of March, one thousand eight hundred and ninety-nine.

Short Title.

8. This Order may be cited as THE OFFICERS OF LOCAL AUTHORITIES (IRELAND) ORDER OF 1899.

Given at the Council Chamber, Dublin Castle, this 2nd day of March, 1899.

Dunraven.
A. M. Porter.
Horace Plunkett.

O'Connor Don.
Rd. Martin.
W. J. Pirrie.

THE FIRST SCHEDULE.

Order revoked.

Date.	Short Title.
1894. 26th October,	The Officers of Local Authorities (Ireland) Order of 1894.

THE SECOND SCHEDULE.

Form for use by Inspectors under Article I. (iv.) of this Order.

THE DISEASES OF ANIMALS ACTS, 1894 AND 1896.

DESCRIPTION OF LOCALITY.

Administrative County of _____ Constabulary District of _____
Townland of _____

DESCRIPTION OF FARM.

Name of Occupier _____ Extent of Farm _____ Number of Animals affected _____

RECORD of each Animal ordered to be Slaughtered by the Local Authority or Reserved for Observation and Treatment pursuant to Directions of the Privy Council under the 20th Section of the Act of 1894.

Date of the Order for slaughter by the Local Authority.	Date of the Execution of the Order for slaughter.	Name of Premises on which the affected Animal was found, and of the Parish in which situated.	Name and address of the Owner of the Animal.	Description of the Animal.	Age.	State Disease, if diseased, or whether slaughtered by reason of having been in contact with Diseased Animals.	State how Carcase was disposed of.	Value of the Animal, if diseased, immediately before it was affected.	Value of Animal, if not diseased, immediately before it was slaughtered.	Date of Valuation.	Whether value ascertained by Inspector or by Arbitration.	If Value ascertained by Arbitration, Name of Arbitrator.	Witness to the Slaughtering.	Amount of Compensation to be given to Owner for each Animal Slaughtered or Reserved for Observation and Treatment.
								s	s	d				

Of the above Animals the following were reserved for observation and treatment by direction of the Privy Council.

I, _____, an Inspector appointed under the above-named Act, do hereby declare that the statements contained in this Return are correct.

Date, _____

_____, Inspector.

THE PARASITIC MANGE (IRELAND) ORDER OF 1899.

By the Lords Justices and Privy Council in Ireland.

ASHBOURNE, C.
HEDGES EYRE CHATTERTON.
GERALD FITZGIBBON.

We, the Lords Justices-General and General Governors of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Diseases of Animals Acts, 1894 and 1896, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Notice of Disease.

1.—(1.) Every person having in his possession or under his charge a horse, ass, or mule affected with parasitic mange, or suspected of being so affected, shall with all practicable speed give notice of the fact of the horse, ass, or mule being so affected, or suspected, to a constable of the police force for the police district in which the horse, ass, or mule so affected or suspected is.

(2.) The constable shall forthwith give information of the receipt by him of the notice to

- (i.) The Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle;
- (ii.) An Inspector of the Local Authority;
- (iii.) The Local Authority.

Duty of Inspector to act immediately.

2. An Inspector of the Local Authority on receiving in any manner whatsoever information of the supposed existence of parasitic mange, or having reasonable ground to suspect the existence of parasitic mange, shall proceed with all practicable speed to the place where such parasitic mange, according to the information received by him, exists, or is suspected to exist, and shall see that the provisions of this Order are complied with.

Prohibition of Movement by Inspector of Local Authority.

3.—(1.) An Inspector of the Local Authority, on being satisfied of the existence of parasitic mange shall forthwith take such steps as may be practicable to secure the isolation of any horse, ass, or mule affected with, or suspected of parasitic mange, and for that purpose may serve a Notice in writing (in the Form A set forth in the Schedule to this Order or to the like effect) on the owner or person in charge of any such affected or suspected animal, requiring that such animal be detained on or in any place specified in the Notice, and after the service of such Notice it shall not be lawful for any person while such Notice is in force,—

- (a.) to move such horse, ass, or mule from or out of such place of detention; or
- (b.) to move any other horse, ass, or mule into such place; or
- (c.) to permit any other horse, ass, or mule to come in contact with any horse, ass, or mule to which the Notice applies.

(2.) A Notice under this Article shall remain in force until it is withdrawn by a further Notice in writing (in the Form B set forth in the Schedule to this Order or to the like effect) signed by an Inspector of the Local Authority.

(3.) An Inspector shall with all practicable speed send copies of any Notice served by him under this Article to

- (i.) The Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle;
- (ii.) The Local Authority;
- (iii.) The Police Officer in charge of the nearest police station of the District.

Prohibition of Movement on Public Thoroughfares.

4.—(1.) It shall not be lawful for any person to carry, lead, or drive, or cause to be carried, led, or driven, a horse, ass, or mule affected with, or suspected of, parasitic mange on a highway or thoroughfare.

(2.) But this Article shall operate subject to any provisions of this Order providing for or directing the movement of horses, asses, or mules in cases therein mentioned.

Proceedings in case of Contravention of last preceding Article.

5. (i.) Where a horse, ass, or mule is exposed or otherwise dealt with in contravention of the last preceding Article, the Inspector of the Local Authority or other officer appointed by them in that behalf shall seize and cause it to be moved to some convenient and isolated place, and to be there isolated under the provisions of Article 3 of this Order.

(Expenses.)

(ii.) The Local Authority may recover summarily the expenses of the execution by them or by their Inspector or other officer of the provisions of this Article from the owner of the horse, ass, or mule seized, or from the consignor or consignee thereof, who may recover the same from the owner by proceedings in any court of competent jurisdiction.

Food and Water during Detention.

6. An Inspector, officer, or constable detaining a horse, ass, or mule under the Act of 1894 or this Order shall cause it to be supplied with requisite food and water during its detention; and the expenses incurred by him in respect thereof may be recovered summarily from the person having charge of the horse, ass, or mule, or from its owner.

Treatment for Parasitic Mange.

7.—(1.) A person having in his possession or under his charge a horse, ass, or mule affected with parasitic mange, shall treat that horse, ass, or mule, or cause it to be treated from time to time with some suitable and sufficient dressing or other remedy for parasitic mange while the disease continues to exist.

(2.) Any person failing to comply with the requirements of this Article shall be deemed guilty of an offence against the Act of 1894.

Regulations of Local Authority as to Cleansing and Disinfection.

8.—(1.) The Local Authority may, for the purpose of preventing the spreading of parasitic mange, make Regulations for the following purposes, or any of them:—

- (a.) For providing for the cleansing and disinfection of places used by, and of utensils, mangers, feeding-troughs, pens, hurdles, harness, or other things used for or about any horse, ass, or mule affected with or suspected of parasitic mange:
- (b.) For prescribing the mode in which such cleansing and disinfection are to be effected:
- (c.) For providing that such places, utensils, mangers, feeding-troughs, pens, hurdles, harness, or other things shall be cleansed and disinfected at the expense of the Local Authority, or of the owner, lessee, or occupier thereof.

(2.) If any person fails to cleanse and disinfect any place or any utensil, manger, feeding-trough, pen, hurdle, harness, or other thing in accordance with any such Regulation, it shall be lawful for the Local Authority, without prejudice to the recovery of any penalty for the infringement of such Regulation, to cause such place or such utensil, manger, feeding-trough, pen, hurdle, harness, or other thing to be cleansed and disinfected, and to recover the expenses of such cleansing and disinfection from such person summarily.

Provisions as to Regulations of Local Authority.

9.—(1.) The Local Authority shall forthwith send to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, a copy of every Regulation made by them under this Order.

(2.) If the Lord Lieutenant is satisfied on inquiry, with respect to any Regulation made by the Local Authority under this Order, that the same is for any reason objectionable, and directs the revocation thereof, the same shall thereupon cease to operate.

Movement with Special Licence.

10. Notwithstanding anything in this Order, any horse, ass, or mule may be moved in any circumstances with a Licence of an Inspector or Officer appointed or authorised by the Lord Lieutenant, which Licence will only be granted where such Inspector or Officer, after inquiry, is satisfied that exceptional circumstances render the movement necessary or expedient.

Powers of the Lord Lieutenant

11. Any powers by this Order conferred upon the Local Authority or an Inspector of the Local Authority may at any time be exercised by the Lord Lieutenant or an Inspector appointed by the Lord Lieutenant.

Monthly Returns of Parasitic Mange.

12. When an Inspector of a Local Authority finds parasitic mange in his district, he shall forthwith make a return thereof to the Local Authority and to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, on a form provided by the Veterinary Department, with all particulars therein required, and shall continue to so make a return thereof on the last day of every month, except where the last day is Sunday, and then on the last day but one, until the disease has ceased.

Extension of Definition of Animals and Disease.

13. Horses, asses, and mules shall be animals, and parasitic mange of horses, asses, and mules shall be a disease for the purposes of the following sections of the Act of 1894 (namely):

Section four (Notice of Disease),

Sections twenty-two and sixty-five (Orders),

Sections forty-three and seventy-four (Powers of Police), and

Section forty-four (Powers of Inspectors), and of all other sections of that Act containing provisions relative to or consequent on the provisions of those sections, including such sections as provide for offences and procedure.

Offences.

14.—(1.) If a horse, ass, or a mule is moved in contravention of this Order, or of a Notice given under this Order, the owner of the horse, ass, or mule, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the horse, ass, or mule, and the consignee or other person receiving or keeping it, knowing it to have been moved in contravention as aforesaid, and the occupier of the place from which the horse, ass, or mule is moved, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1894.

(2.) If anything is omitted to be done as regards the cleansing or disinfection of any place or thing in contravention of a Regulation of the Local Authority made under the authority of this Order,

the owner and the lessee and the occupier of the place, or the owner of the thing shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1894.

Exemption of Army Department.

15. Nothing in this Order applies to horses, asses, or mules kept in stables of military barracks, or camps under the care and supervision of the Army Veterinary Department.

Interpretation.

16. In this Order—

“Parasitic mange” means parasitic mange of horses, asses, or mules:

“The Act of 1894” means The Diseases of Animals Act, 1894:

“Inspector” includes Veterinary Inspector:

Other terms have the same meaning as in the Act of 1894.

Extent.

17. This Order extends to the whole of Ireland.

Commencement.

18. This Order shall come into operation on the Twenty-first day of August, one thousand eight hundred and ninety-nine.

Short Title.

19. This Order may be cited as THE PARASITIC MANGE (IRELAND) ORDER OF 1899.

Given at the Council Chamber, Dublin Castle, this 24th day of July, 1899.

J. G. Gibson.

Rd. Martin.

SCHEDULE.

FORM A.

(Article 3.)

Notice to Owner or Person in charge of Horses, Asses, or Mules, Prohibiting Movement.

DISEASES OF ANIMALS ACTS, 1894 and 1896.
PARASITIC MANGE.

To C. D. of

I, A. B., of , being an Inspector appointed by the Local Authority of the of [or being an Inspector or other officer appointed by or duly authorised by the Lord Lieutenant], hereby require the following horses, asses, or mules, namely:

to be detained on or in [here describe the place where the horses, asses, or mules are to be detained], and I hereby require you to take notice that, in consequence of this Notice and the provisions of the Order in Council under which this Notice is issued, it is not lawful for any person until this Notice is withdrawn,—

(a.) to move from or out of such place as aforesaid any horse, ass, or mule to which this Notice applies; or

(b.) to move any other horse, ass, or mule into such place as aforesaid; or

(c.) to permit any other horse, ass, or mule to come in contact with any horse, ass, or mule to which this Notice applies.

Dated this day of , 18 .

(Signed), A. B.

The Inspector or Officer giving this Notice is with all practicable speed to send copies of this Notice to

(i.) The Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle;

(ii.) The Local Authority;

(iii.) The Police Officer in charge of the nearest police station of the District.

[Read the Indorsement on back of this Notice.]

To be printed as Indorsement on Form A.

The Order in Council under which this Notice is issued, provides that if a horse, ass, or mule is moved in contravention of such Order, or of this Notice, the owner of the horse, ass, or mule, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the horse, ass, or mule, and the consignee or other person receiving or keeping it, knowing it to have been moved in contravention as aforesaid, and the occupier of the place from which the horse, ass, or mule is moved, are liable under the Diseases of Animals Act, 1894, to the penalties thereby prescribed.

FORM B.

(Article 3.)

Withdrawal of Notice (Form A) to Owner or Person in charge of Horses, Asses, or Mules, Prohibiting Movement.

DISEASES OF ANIMALS ACTS, 1894 and 1896.
PARASITIC MANGE.

To C. D. of

I, A. B., of , being an Inspector appointed by the Local Authority for the of [or being an Inspector or Officer appointed by or duly authorised by the Lord Lieutenant], hereby withdraw as from this day of 18 , the Notice prohibiting movement signed by and served upon you on the day of , 18 .

Dated this day of , 18 .

(Signed), A. B.

Copies of this Notice are to be sent with all practicable speed to

(i.) The Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle;

(ii.) The Local Authority;

(iii.) The Police Officer in charge of the nearest police station of the District.

THE PORTAL INSPECTION (IRELAND)
(AMENDMENT) ORDER OF 1899.

By the Lords Justices-General and General Governors of Ireland.

ASHBOURNE, C.

WE, the Lords Justices-General and General Governors of Ireland, by virtue and in exercise of the powers in Us vested under the Diseases of Animals Acts, 1894 and 1896, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Place of Inspection at the Port of Newry.

1. Notwithstanding anything in the Portal Inspection (Ireland) Order of 1895, animals intended for

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exportation from the Port of Newry may be inspected in the place described in the Schedule to this Order.

Time of Inspection.

2. The inspection of animals intended for exportation shall take place between sunrise and sunset only; provided that the period of inspection may from time to time be extended or otherwise altered with the special consent of the Lord Lieutenant, and subject to such conditions as may be prescribed in each case.

Commencement.

3. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, this 29th day of July, 1899.

By their Excellencies' Command,

A. R. WALLACE.

SCHEDULE.

The pens in the occupation of the Dundalk and Newry Steam Packet Company, situated in the town of Newry, at each side of William-street, close to Dublin Bridge, and between the Newry Canal and the Newry and Warrenpoint Railway; and also a yard situated on Butter Crane-quay, consisting of six pens with passage way leading to Butter Crane-quay.

By the Lords Justices and Privy Council in Ireland.

ASHBOURNE, C.

HEDGES EYRE CHATTERTON.

WE, the Lords Justices-General and General Governors of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Diseases of Animals Acts, 1894 and 1896, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:

Withdrawal of Muzzling of Dogs (Ireland) Order of 1897 from certain Districts.

1. From and after the commencement of this Order, the Districts of Local Authorities mentioned in the Schedule hereto shall cease to be subject to the Muzzling of Dogs (Ireland) Order of 1897.

Commencement.

2. This Order shall come into operation on the Fifteenth day of September, one thousand eight hundred and ninety-nine.

Given at the Council Chamber, Dublin Castle, this 31st day of August, 1899.

O'Connor Don.
James Murphy.

William O'Brien.
Rd. Martin.

SCHEDULE.

Districts to which this Order applies.

County Antrim.
County Borough of Belfast.
County Armagh.
County Donegal.
County Londonderry.
County Borough of Londonderry.
County Kildare.
County Kilkenny.
County Longford.
County Meath.
Queen's County.
County Wexford.
County Kerry.
County Leitrim.
County Down, with the exception of the poor law union of Downpatrick.
County Wicklow, with the exception of the poor law union of Baltinglass.
County Sligo, with the exception of the poor law union of Sligo.

By the Lords Justices and Privy Council in Ireland.

ASHBOURNE, C.

HEDGES EYRE CHATTERTON.

GERALD FITZGIBBON.

A. M. PORTER.

WE, the Lords Justices-General and General Governors of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Diseases of Animals Acts, 1894 and 1896, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:

Withdrawal of Muzzling of Dogs (Ireland) Order of 1897 from certain Districts.

1. From and after the commencement of this Order, the Districts and part of a District of Local Authorities mentioned in the Schedule hereto shall cease to be subject to the Muzzling of Dogs (Ireland) Order of 1897.

Commencement.

2. This Order shall come into operation on the First day of November, one thousand eight hundred and ninety-nine.

Given at the Council Chamber, Dublin Castle, this 20th day of October, 1899.

Clonbrock.
William O'Brien.
Thomas A. Dickson.

J. G. Gibson.
Joseph M. Meade.
Rd. Martin.

SCHEDULE.

Districts and Part of a District to which this Order applies.

County Fermanagh.
County Monaghan.
Poor Law Union of Downpatrick in the county Down.

By the Lords Justices and Privy Council in Ireland.

ASHBOURNE, C.
HEDGES EYRE CHATTERTON.
GERALD FITZGIBBON.

WE, the Lords Justices-General and General Governors of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Diseases of Animals Acts, 1894 and 1896, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:

Withdrawal of Muzzling of Dogs (Ireland) Order of 1897 from certain Districts.

1. From and after the commencement of this Order, the Districts and parts of Districts of Local Authorities mentioned in the Schedule hereto shall cease to be subject to the Muzzling of Dogs (Ireland) Order of 1897.

Commencement.

2. This Order shall come into operation on the First day of December, one thousand eight hundred and ninety-nine.

Given at the Council Chamber, Dublin Castle, this 21st day of November, 1899.

J. G. Gibson.
Rd. Martin.

John Atkinson.
William D. Andrews.

SCHEDULE.

Districts and Parts of Districts to which this Order applies.

County Carlow.
County Cavan.
County Waterford.
County Borough of Waterford.
Poor Law Union of Baltinglass.
Poor Law Union of Sligo.

II.—CIRCULARS UNDER THE DISEASES OF ANIMALS ACTS, 1894 AND 1896.

Circular to Railway Companies as to the Cleansing of Horse Boxes.

Veterinary Department,
Privy Council Office,
Dublin Castle,
1st February, 1899.

No. 129/99.

SIR,—I am directed by the Lord Lieutenant to inform you that His Excellency thinks it desirable, in view of representations recently made to this Department on the subject, to call attention to the requirements of Article 17 of the Animals (Transit and General) (Ireland) Order of 1895, with regard to the cleansing of horse-boxes.

That Article provides that—

“(1.)—A horse-box used for horses, asses or mules on a railway shall, on every occasion after a horse, ass, or mule is taken out of it, and before any other horse, ass, or mule, or any animal is placed therein, be cleansed as follows:—

“(i.) The floor of the horse-box, and all other parts thereof with which the droppings of any horse, ass, or mule have come in contact shall be scraped and swept, and the scrapings and sweepings and all dung, sawdust, fodder, litter, and other matter shall be effectually removed therefrom: and

“(ii.) The sides of the horse-box, and all other parts thereof with which the head or any discharge from the mouth or nostrils of any horse, ass, or mule has come in contact shall be thoroughly washed with water by means of a sponge, brush, or other instrument.

“(2.) The scrapings and sweepings of the horse-box, and all dung, sawdust, fodder, litter, and other matter removed therefrom shall forthwith be well mixed with quicklime.”

The efficient observance of these requirements, which are intended as a safeguard against the spread of disease, is of great importance, having regard to the value of the class of stock involved; and His Excellency would accordingly be glad if your Company would take the matter into their consideration at an early date with a view to the issue to their employees generally of such further instruction as may seem requisite to ensure that the requirements in question shall on all occasions be properly complied with.

I am, Sir,

Your obedient servant,
J. B. DOUGHERTY.

The Secretary or Manager
of each Railway Company.

Circular to the County Councils established under the Local Government (Ireland) Act, 1898, in regard to business under the Diseases of Animals Acts, 1894 and 1896.

Veterinary Department,
Privy Council Office,
Dublin Castle,
March, 1899.

No. 380/99.

SIR,—In connection with those provisions in the Local Government (Ireland) Act, 1898, by virtue of which the County Councils created by that Act will have transferred to them on and from 1st April, 1899, the business of the Boards of Guardians as the Local Authorities under the Diseases of Animals Act, 1894, I am directed by the Lord Lieutenant to transmit to you for the information of the Council of the Administrative County of the accompanying copy of the last-mentioned Act

as well as of a supplemental Act known as the Diseases of Animals Act, 1896, which is to be read as one with the Diseases of Animals Act, 1894.

The special provisions as to Ireland in the Diseases of Animals Act, 1894, are contained in Sections 65 to 77; and by Article 45 of the Local Government (Adaptation of Irish Enactments) Order, 1899 (copy enclosed), it is provided that in the Diseases of Animals Act, 1894, "Administrative County" shall be substituted for "Poor Law Union" and "County District" for "Electoral Division."

Copies are also enclosed of certain Orders made by the Lord Lieutenant in Council in pursuance of the powers conferred by the Diseases of Animals Acts which have equal force therewith, and which will be in operation at the time that the transfer of the business in question takes place. The titles of these Orders are as follows:—

TITLE OF ORDER.

The Glanders or Farcy (Ireland) Order of 1893.
 The Markets and Fairs (Swine Fever) (Ireland) Order of 1895.
 The Animals (Transit and General) (Ireland) Order of 1895.
 The Water Supply on Railways (Ireland) Order of 1895.
 The Cattle Plague (Ireland) Order of 1895.
 The Pleuro-Pneumonia (Ireland) Order of 1895.
 The Foot-and-Mouth Disease (Ireland) Order of 1895.
 The Sheep Pox (Ireland) Order of 1895.
 The Importation of Animals (Ireland) Order of 1895.
 The Portal Inspection (Ireland) Order of 1895.
 The Isle of Man Animals (Ireland) Order of 1897.
 The Channel Islands Animals (Ireland) Order of 1897.
 The Rabies (Ireland) Order of 1897.
 The Muzzling of Dogs (Ireland) Order of 1897.
 The Importation of Dogs (Ireland) Order of 1897.
 The Foreign Animals (Disinfection) (Ireland) Order of 1897.
 The Swine Fever (Ireland) Order of 1897.
 The Sheep Scab (Ireland) Order of 1898.
 The Dublin Public Sales and Lairs Order of 1898.
 The Exportation of Horses (Ireland) Order of 1898.
 The Diseases of Animals (Ireland) Orders Amendment Order of 1899.
 The Anthrax (Ireland) Order of 1899.
 The Officers of Local Authorities (Ireland) Order of 1899.

The Local Authorities, under the Diseases of Animals Act, 1894, are bound to execute and enforce the provisions of that Act, and of every Order that the Central Authority may make thereunder, so far as the same are to be executed and enforced by Local Authorities.

The powers and duties thus conferred and imposed are varied and important, and though too numerous to be set forth in detail in the present communication, it will not be out of place to mention that among other things they have reference, subject to the limitations and qualifications, if any, that may in each instance be prescribed, to such matters as the following, viz.:—

The employment of Inspectors and other Officers to carry out duties under the Act.

The consideration of reports furnished by Inspectors in regard to animals alleged to be diseased, or suspected.

The slaughter, in connection with certain diseases, of affected or suspected animals, and the payment of compensation to the owners.

The cleansing and disinfection in certain cases of places on which disease has appeared.

The disposal of infected carcasses.

The granting of licences for movement of restricted animals.

The power to make regulations of various kinds relating to movement of animals, markets, and fairs, and cleansing and disinfection.

The publication of Orders, and the power, in certain cases, to give notice by placard of the existence of disease on particular premises.

It would probably be inconvenient for the whole governing body of the Administrative County to meet with the frequency necessary for the effective transaction of such business; but this difficulty is guarded against by the provisions of the Diseases of Animals Act, 1894 (see Section 31 and the Fourth Schedule), which require that every Local Authority shall form and keep up a Committee or Committees, one of which may be an Executive Committee.

The County Council should, therefore, proceed with as little delay as possible to appoint an Executive Committee for the purposes of the Diseases of Animals Act, 1894, and afterwards such other Committees, under the same Act, as having regard to the extent and special circumstances of their district, they may from time to time consider to be necessary.

The County Council will also, it is requested, be so good as to note that in connection with the transaction of business under the Diseases of Animals Act, 1894, it is requisite that this Department should on each occasion be in due course furnished with a copy of the Minutes of Proceedings in relation to such business.

All such documents and every other communication bearing on Diseases of Animals Acts business, and intended for the Central Authority, should, when being forwarded, be addressed as follows:

The Clerk of the Council,
 Veterinary Department,
 Privy Council Office,
 Dublin Castle.

The County Council will probably find it advantageous in the first instance, as helping to secure the continuity that is desirable in the working of the Act, to place themselves in communication with the Boards of Guardians of the various Poor Law Unions that may happen to be situate either wholly or partly within the borders of the Administrative County with a view of obtaining:

- (a.) Copies of such regulations, if any, as were made by the Guardians in pursuance of powers conferred by Orders in Council made under the Diseases of Animals Act, 1894, and were in force in their respective Unions on the date on which the Diseases of Animals Act business was transferred to the County Council; and
- (b.) Lists giving particulars of all animals within the borders of the Administrative County that on the same date were under restrictions either through the action of regulations made by the Guardians while acting as the Local Authorities, or in consequence of notices served by the Guardians' Inspectors on the owners or persons in charge of the animals.

As the appointment and remuneration of the Officers necessary for carrying out the duties of the

County Council as Local Authority under the Diseases of Animals Act, 1894, will also be one of the matters calling for early consideration, I am directed to state that the general regulations bearing on this subject will be found in the enclosed copy of the Order in Council made under Section 68 of that Act, entitled "The Officers of Local Authorities (Ireland) Order of 1899." His Excellency understands further, in connection with the same question, that many of the Inspectors who were appointed by the Boards of Guardians for the purposes of the Diseases of Animals Act will, by virtue of the provisions as to "existing officers" in the Local Government (Ireland) Act, 1898, be entitled to have their services taken over by the County Councils in respect of those Districts for which they at present act.

But in a few districts it may happen that the Inspector appointed by the Guardians is not eligible to be classed as an "existing officer" under the terms of the Local Government (Ireland) Act, 1898, and in any case of the kind the effect of the transfer of Diseases of Animals Act business to the County Council will apparently be a severance of the Inspector's official connection with the district. In such circumstances, and pending definite provision for filling the vacancy, it would be well that the County Council should authorise their Secretary to arrange that any disease outbreaks occurring in the district should be attended to without loss of time, either by the Inspector who had previously

been acting for such district or by one of the Inspectors of an adjacent district who may have been transferred to the services of the Council as an "existing officer."

It is thought desirable, therefore, to enclose for the information of the County Council the accompanying List giving particulars of all Inspectors under the Diseases of Animals Acts at present employed by the Boards of Guardians of the various Unions comprised either wholly or partly within the County.

In conclusion, I am desired to say that His Excellency, viewing with satisfaction the important powers vested in the County Council, trusts that as regards the duties devolving on the Council under the Diseases of Animals Act, the Central Authority may always be able to count on a cordial co-operation in the execution and enforcement of every measure that may from time to time be necessary to give due effect to the purposes of those Acts, the primary object of which is the protection of the flocks and herds of the country from contagious or infectious diseases.

I am, Sir,

Your obedient servant,

J. B. DOUGHERTY.

The Secretary,

County Council.

THE LOCAL GOVERNMENT (IRELAND) ACT, 1898.

AND

THE DISEASES OF ANIMALS ACTS, 1894 AND 1896.

Administrative County of _____

List of persons at present holding appointments as Inspectors for Diseases of Animals Acts business under the Boards of Guardians of the several Unions that are comprised either wholly or partly within the above-mentioned County.

DIVISION I.

Inspectors who, in respect of the Districts appearing opposite their names, were in office on or before the 31st day of March, 1898.

Name and Address of Inspector.	District of County for which now acting.	Date of appointment as Inspector for such District.	Observations.

DIVISION II.

Inspectors who, in respect of the Districts appearing against their names, were appointed to office since the 31st day of March, 1898.

Name and Address of Inspector.	District of County for which now acting.	Date of appointment as Inspector for such District.	Observations.

Circular to Local Authorities under the Diseases of Animals Acts.

Veterinary Department,
Privy Council Office,
Dublin Castle,
August, 1899.

No. 2670/99.

DISEASES OF ANIMALS ACT, 1894.

GENERAL CATTLE DISEASES FUND.

SIR,—I am directed by the Lord Lieutenant to draw the attention of your Council to Section 72 of the Diseases of Animals Act, 1894, relating to the application of the General Cattle Diseases Fund.

Under this section the Guardians of the various Poor Law Unions were, subject to the several provisions contained in the section, entitled to repayment from the Fund of one-half of any money proved to have been paid by them for remuneration, expenses, allowances, or compensation in accordance with the Act; and His Excellency is advised that the Councils of the Counties and County Boroughs, having taken the place of the Guardians as the Local Authorities under the Act, are now entitled to similar repayment.

In compliance with Article 32 of the Animals (Transit and General) (Ireland) Order of 1895 your Council should regularly furnish a monthly statement of any claims against the Fund. The first statement furnished should cover the whole period since the Council became the Local Authority under the Act, and succeeding claims should be sent in month by month afterwards.

The form to be used in making out such claims (of which form the Council should arrange to have a supply printed) is that prescribed in the Second Schedule to the above-mentioned Order, with such adaptations as are called for by the terms of the Diseases of Animals (Ireland) Orders Amendment Order of 1899. A copy of the form in reduced size and with the necessary adaptations effected is enclosed.

In proving payment of the various sums entered in each statement, the completed certificate on foot of the Form of Statement and Claim will generally be all that is needed so far as concerns instalments of regular yearly salaries, the rates of which have been approved by the Lord Lieutenant. The certificate will also be accepted as proof of any compensation payment, provided the required Form of Record in relation to the slaughter of the animal was duly furnished at the time of slaughter, but all other payments must be fully vouched for. After examination the vouchers will be returned to the Council from this Department.

In conclusion, I am to state that it should be understood that all payments from the Fund will be made direct to the Council and on behalf of the Council, and not to any Committee.

I am, Sir,
Your obedient servant,
J. B. DOUGHERTY.

The Secretary,
Council.

Circular to Local Authorities under the Diseases of Animals Acts.

Veterinary Department,
Privy Council Office,
Dublin Castle,
16th October, 1899.

No. 3736/99.

SHEEP-SCAB.

SIR,—I am directed by the Lord Lieutenant to invite the attention of the Local Authority under the Diseases of Animals Acts to the provisions con-

tained in Article 12 of the Sheep-Scab (Ireland) Order of 1898 (a further copy of which is enclosed), relative to the exposure of diseased or suspected Sheep in Markets or Fairs, viz.:—

12. It shall not be lawful for any person:—
 - (a.) To expose a sheep affected with or suspected of Sheep-Scab in a market or fair, or in a sale-yard, or other public or private place where sheep are commonly exposed for sale; or
 - (b.) To place a sheep affected with or suspected of Sheep-Scab in a lair or other place adjacent to or connected with a market or a fair, or where sheep are commonly placed before or after exposure for sale.

The Order further provides that when a sheep is exposed in contravention of these provisions, the Inspector of the Local Authority or other Officer appointed by them shall seize, and remove and detain it; and that it shall then be slaughtered or isolated in the manner described in Article 13 of the Order.

The spread of the disease is, no doubt, to a considerable extent, due to the presence of affected Sheep at Markets and Fairs; and I am to suggest that the Local Authority, if they have not already done so, should give definite instructions to their Inspectors to visit the principal Fairs and Markets in the County for the purpose of examining the Sheep exposed therein.

I am, Sir,
Your obedient servant,
J. B. DOUGHERTY.

The Secretary
of each County Council.

Circular to Local Authorities under the Diseases of Animals Act, 1894.

Veterinary Department,
Privy Council Office,
Dublin Castle,

No. 4156/99.

November, 1899.

CLEANSING AND DISINFECTION OF SWINE RESTS.

SIR,—With reference to the efforts that are being made for the eradication of Swine Fever in Ireland, I am directed by the Lord Lieutenant to state, for the information of the Local Authority, that there can be little doubt that this disease, which is of a highly contagious and infectious nature, has often been spread through the medium of premises belonging to Swine dealers in which the Pigs which they collect from various parts are temporarily rested prior to being dispersed again by sale at Fairs and Markets.

Should Swine Fever be present in any of the Swine that for the time being occupy the premises, there is every probability, where the premises are not kept in a proper sanitary state, and are not regularly cleansed and disinfected, that infection may cling to the place for a considerable time, and that other swine subsequently resting therein will thus contract disease.

As a means of guarding against the spread of Swine Fever it is important, therefore, that the cleansing and disinfection of all such places should receive regular attention. It is, however, to be feared that this precaution is at present widely neglected; and I am accordingly to point out that under Article 13 of the Swine Fever (Ireland) Order of 1897, a further copy of which is enclosed, the

Local Authority have power to make Regulations applicable to such places which would render it obligatory on the owners to keep them satisfactorily cleansed and disinfected.

In the hope that the Local Authority will decide to exercise the powers thus vested in them, I am to enclose for consideration a draft Form of Regulations that it is thought would be suitable for the purpose.

Where such Regulations are adopted, the Local Authority, having obtained particulars of all Swine dealers' premises within their district to which the Regulations might apply, should then arrange for the supervision of the premises with a view of

- (a.) requiring the premises, where structurally defective, to be put into such a condition as will admit of effectual cleansing and disinfection; and
- (b.) having all such places inspected periodically to see that the requirements of the Regulations are being duly observed.

I am, Sir,

Your obedient servant,

J. B. DOUGHERTY.

To the Secretary
of each County and Borough Council.

Administrative County of

DISEASES OF ANIMALS ACTS, 1894 AND 1896.

The Swine Fever (Ireland) Order of 1897.

Cleansing and Disinfection of Swine Rests.

Notice is hereby given that on the day of at a Meeting of the Local Authority under the Diseases of Animals Acts, 1894 and 1896, of the above-mentioned County, the following Regulations were made:—

On and after the day of 1, any premises in the that are commonly used for the temporary keeping or detention of Swine prior to or subsequent to their being exposed for sale in or at a Market or Fair, Sale Yard, Place of Exhibition, or other place where Swine are commonly exposed for sale, shall at least once in every week, and not later than in each week, be cleansed and disinfected at the expense of the Owners, Lessors, or Occupiers of such premises in the following manner:—

- (i.) All parts of such premises with which Swine or their droppings have come in contact shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, litter, and other matter, shall be effectually removed therefrom; then

(ii.) The same parts of such premises shall be thoroughly washed, or scrubbed, or scoured with water; then

(iii.) The same parts of such premises shall have applied to them a coating of limewash, in which a disinfectant to be approved by the Local Authority shall have been mixed in the proportion of one pint of such disinfectant to four gallons of limewash.

(iv.) The scrapings and sweepings of such premises, and all dung, sawdust, litter, and all other matter removed therefrom, shall be forthwith well mixed with quicklime, and be effectually removed from contact with Swine.

By Order,

Signature,

Dated at the
this

day of 18 .

Veterinary Department,

Privy Council Office,

Dublin Castle,

8th December, 1899.

Circular to Railway Companies.

No. 4368/99.

TRANSIT OF HORSES.

SIR,—I am directed by the Lord Lieutenant to state for the information of your Board of Directors, that, in connection with the carriage of Horses by rail, attention has recently been drawn to the fact that in one particular respect the use of the open truck for such a purpose gives rise to serious objection.

It appears that in these trucks there is, over the doorway, a bar or rail, forming part of the continuous framework round the top, which is generally of insufficient height to admit of Horses passing underneath it when entering or leaving the vehicles, unless their heads are lowered. To effect this object some measure of compulsion has, as a rule, to be resorted to, with the result that Horses not infrequently undergo considerable ill-treatment.

In these circumstances I am to express a hope that if regulations on the subject are not already in force on your Company's line, instructions will now be given not to allow Horses to be loaded, in future, in vehicles of this description.

I am, Sir,

Your obedient servant,

J. B. DOUGHERTY.

The Secretary or Manager
of each Railway Company.

III.—EXPENDITURE.

TABLE I.—Expenditure incurred by the Veterinary Department during the year ended 31st December, 1899, in connection with Swine Fever and Rabies.

	Compensation.	Salaries.	Travelling.	Miscellaneous and Incidental Expenses.	Gross Expenditure.	Deduct Amount realised by Sale of Carcases.	Net Expenditure.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Swine Fever,	10,144 10 11	6,246 10 9	3,063 4 9	1,240 13 11	20,715 0 4	2,799 14 11	17,915 5 5
Rabies,	—	237 19 9	280 6 8	124 6 8	642 13 1	—	642 13 1
Total,	10,144 10 11	6,484 10 6	3,363 11 5	1,365 0 7	21,357 13 5	2,799 14 11	18,557 18 6

TABLE 2.—Expenditure of former Local Authorities (Boards of Guardians) under the Diseases of Animals Acts, and the Orders in Council passed thereunder, during the period from 1st January, 1899, to 31st March, 1899.*

UNIONS.	EXPENDITURE.						Amount repaid during the Year ended 31st Dec., 1899, to the Local Authorities from the General Cattle Diseases Fund.
	Compensation to Owners of Animals Slaughtered.			Salaries and Allowances of Officers.	Other Expenses.	Total Expenditure.	
	Diseased Animals.	Animals slaughtered as having been in contact with diseased ones.	Total.				
PROVINCE OF ULSTER.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Co. ANTRIM.							
Antrim,	-	-	-	5 0 0	-	5 0 0	7 10 0
Ballycastle,	-	-	-	2 10 0	0 5 0	2 15 0	1 5 0
Ballymena,	-	-	-	10 10 0	0 15 6	11 5 6	27 10 0
Ballymoney,	-	-	-	18 0 0	-	18 0 0	9 0 0
Belfast,	-	-	-	104 2 7	62 0 10	166 3 5	135 10 0
Larne,	-	-	-	7 10 0	-	7 10 0	155 10 9
Lisburn,	-	-	-	11 5 4	7 6 9	18 12 1	68 0 3
Co. ARMAGH.							
Armagh,	-	-	-	12 10 0	0 10 6	13 0 6	33 4 9
Lurgan,	-	-	-	14 4 5	-	14 4 5	13 15 0
Co. CAVAN.							
Bailieborough,	-	-	-	14 5 0	1 3 5	15 8 5	22 1 4
Bawnboy,	-	-	-	15 0 0	0 10 6	15 10 6	12 15 0
Cavan,	-	-	-	30 14 9	-	30 14 9	42 13 10
Cootehill,	-	-	-	12 10 0	-	12 10 0	59 5 0
Co. DONEGAL.							
Ballyshannon,	-	-	-	10 0 0	-	10 0 0	10 0 0
Donegal,	-	-	-	3 15 0	-	3 15 0	11 5 0
Dunfanaghy,	-	-	-	5 0 0	-	5 0 0	10 0 0
Glenties,	-	-	-	2 1 7	-	2 1 7	5 13 5
Inishowen,	-	-	-	13 15 6	1 18 0	15 13 6	7 3 0
Letterkenny,	-	-	-	7 19 10	-	7 19 10	7 10 0
Milford,	-	-	-	25 0 0	0 5 6	25 5 6	18 15 0
Stranorlar,	-	-	-	10 0 6	0 5 0	10 5 6	5 0 3
Co. DOWN.							
Banbridge,	-	-	-	13 0 0	-	13 0 0	6 10 0
Downpatrick,	-	-	-	8 10 0	-	8 10 0	8 15 0
Kilkeel,	-	-	-	7 10 0	1 15 0	9 5 0	7 10 0
Newry,	4 0 0	-	4 0 0	23 0 0	-	27 0 0	65 3 1
Newtownards,	-	-	-	19 2 0	0 9 0	19 11 0	17 13 9
Co. FERMANAGH.							
Enniskillen,	-	5 10 0	5 10 0	43 18 0	1 4 0	50 12 0	73 1 3
Irvinestown,	-	-	-	14 7 6	-	14 7 6	9 13 9
Lisnaskea,	-	-	-	5 0 0	-	5 0 0	5 0 0
Co. LONDONDERRY.							
Coleraine,	-	-	-	16 3 0	0 18 6	17 1 6	18 3 9
Limavady,	-	-	-	102 3 0	-	102 3 0	52 19 0
Londonderry,	-	-	-	54 17 0	-	54 17 0	85 13 9
Magherafelt,	-	-	-	7 3 0	-	7 3 0	5 9 0
Co. MONAGHAN.							
Carrickmacross,	-	-	-	20 12 6	0 12 6	21 5 0	20 12 6
Castleblayney,	-	-	-	10 0 0	-	10 0 0	10 0 0
Clones,	-	-	-	9 10 0	1 9 6	10 19 6	15 18 9
Monaghan,	-	-	-	50 0 0	-	50 0 0	38 0 6
Co. TYRONE.							
Castlederg,	-	-	-	6 1 0	0 8 0	6 9 0	3 0 6
Clogher,	-	-	-	10 0 0	-	10 0 0	19 5 0
Cookstown,	-	-	-	6 10 0	-	6 10 0	13 15 0
Dungannon,	-	-	-	12 2 0	1 1 0	13 3 0	6 11 6
Omagh,	-	-	-	8 5 0	-	8 5 0	13 2 6
Strabane,	-	-	-	18 7 3	-	18 7 3	11 13 7
TOTAL, ULSTER,	4 0 0	5 10 0	9 10 0	801 15 9	82 18 6	894 4 3	1,176 19 9

* Under the provisions of the Local Government (Ireland) Act, 1898, the business of the Guardians as Local Authorities under the Diseases of Animals Act 1894, was transferred to the Council of each County as from 1st April, 1899.

† In many cases the amounts entered in this column include sums repaid to Local Authorities during the year 1899 in respect of Expenditure incurred by them in preceding years.

‡ In this case the amount entered represents compensation paid for a Horse slaughtered on account of Glanders.

§ In this case the amount entered represents compensation paid for Animals slaughtered as suspected of Rabies.

TABLE 2.—Expenditure of former Local Authorities (Boards of Guardians) under the Diseases of Animals Acts, and the Orders in Council passed thereunder, during the period from 1st January, 1899, to 31st March, 1899*—*continued*.

UNIONS.	EXPENDITURE.						Amount repaid during the year ended 31st December, 1899, to the Local Authorities from the General Cattle Diseases Fund.†
	Compensation to Owners of Animals Slaughtered.			Salaries and Allowances of Officers.	Other Expenses.	Total Expenditure.	
	Diseased Animals.	Animals slaughtered as having been in contact with diseased ones.	Total.				
PROVINCE OF MUNSTER.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Co. CLARE.							
Ballyvaghan,	—	—	—	9 10 0	—	9 10 0	20 0 0
Corrofin,	—	—	—	8 15 0	—	8 15 0	33 15 0
Ennis,	—	—	—	10 10 0	—	10 10 0	40 4 9
Ennistymon,	—	—	—	10 0 0	0 5 0	10 5 0	10 12 0
Killadysert,	—	—	—	7 10 0	—	7 10 0	15 0 0
Kilrush,	—	—	—	13 2 10	—	13 2 10	13 8 11
Scariff,	—	—	—	11 5 0	—	11 5 0	18 2 6
Tulla,	—	—	—	16 0 0	—	16 0 0	38 6 6
Co. CORK.							
Bandon,	—	—	—	31 17 0	—	31 17 0	15 18 6
Bantry,	—	—	—	5 0 0	—	5 0 0	6 18 6
Castletown,	—	—	—	4 5 0	1 11 10	5 16 10	11 17 2
Clonakilty,	—	—	—	16 5 0	—	16 5 0	40 12 6
Cork,	—	—	—	56 13 7	53 7 9	140 1 4	159 15 11
Dunmanway,	—	—	—	8 15 0	—	8 15 0	24 12 3
Fermoy,	—	—	—	17 10 0	—	17 10 0	46 14 7
Kanturk,	—	—	—	17 8 1	0 19 0	18 7 1	54 4 3
Kinsale,	—	—	—	19 15 2	7 3 5	26 18 7	17 14 1
Macroon,	—	—	—	7 10 0	—	7 10 0	18 15 0
Mallow,	—	—	—	51 13 4	0 19 11	52 13 3	93 16 4
Midleton,	—	—	—	24 0 6	—	24 0 6	12 0 3
Millstreet,	—	—	—	6 12 0	—	6 12 0	12 0 0
Mitchelstown,	—	—	—	16 3 0	0 0 11	16 3 11	20 2 9
Skibbereen,	—	—	—	11 0 0	—	11 0 0	55 0 0
Skull,	—	—	—	5 0 0	—	5 0 0	5 0 0
Youghal,	—	—	—	34 6 0	12 9 6	46 15 6	50 10 9
Co. KERRY.							
Caherciveen,	—	—	—	30 0 0	1 11 0	31 11 0	30 15 6
Dingle,	—	—	—	32 10 0	0 10 0	33 0 0	81 10 0
Kenmare,	—	—	—	4 0 0	—	4 0 0	34 0 0
Killarney,	—	—	—	22 0 0	2 18 6	24 18 6	40 1 3
Listowel,	—	—	—	28 15 0	0 8 6	29 3 6	86 5 0
Tralee,	—	—	—	26 5 0	1 1 0	27 6 0	67 14 6
Co. LIMERICK.							
Croom,	—	—	—	28 10 0	—	28 10 0	56 5 0
Kilmallock,	—	—	—	30 0 0	4 4 0	34 4 0	75 0 0
Limerick,	—	—	—	30 0 0	—	30 0 0	106 3 5
Newcastle,	—	—	—	18 0 0	—	18 0 0	18 0 0
Rathkeale,	—	—	—	26 12 0	—	26 12 0	27 5 0
Co. TIPPERARY.							
Borrisokane,	—	—	—	7 10 0	—	7 10 0	7 10 0
Carrick-on-Suir,	—	—	—	17 17 9	1 12 3	19 10 0	29 10 11
Cashel,	—	—	—	24 10 0	—	24 10 0	53 17 5
Clogheen,	—	—	—	17 10 0	1 1 9	18 11 9	17 10 0
Clonmel,	—	—	—	22 10 0	—	22 10 0	53 9 8
Nenagh,	—	—	—	17 10 0	—	17 10 0	69 10 8
Roscrea,	—	—	—	8 5 0	—	8 5 0	28 10 6
Thurles,	—	—	—	22 3 6	2 2 0	24 5 6	40 17 6
Tipperary,	—	—	—	41 2 0	—	41 2 0	65 11 0
Co. WATERFORD.							
Dungarvan,	—	—	—	41 3 0	—	41 3 0	48 1 6
Kilmacthomas,	—	—	—	16 5 0	7 15 6	24 0 6	20 2 9
Lismore,	—	—	—	31 2 0	—	31 2 0	25 16 0
Waterford,	—	—	—	35 10 0	14 15 6	50 5 6	63 13 7
TOTAL, MUNSTER,	—	—	—	1,029 16 9	114 17 4	1,144 14 1	1,987 3 8

* Under the provisions of the Local Government (Ireland) Act, 1898, the business of the Guardians as Local Authorities under the Diseases of Animals Act, 1894, was transferred to the Council of each County as from 1st April, 1899.

† In many cases the amounts entered in this column include sums repaid to Local Authorities during the year 1899 in respect of Expenditure incurred by them in preceding years.

EXPENDITURE.

TABLE 2.—Expenditure of former Local Authorities (Boards of Guardians) under the Diseases of Animals Acts, and the Orders in Council passed thereunder, during the period from 1st January, 1899, to 31st March, 1899*—continued.

UNIONS.	EXPENDITURE.						Amount repaid during the year ended 31st Dec., 1899, to the Local Authorities from the General Cattle Diseases Fund.†
	Compensation to Owners of Animals Slaughtered.			Salaries and Allowances of Officers.	Other Expenses.	Total Expenditure.	
	Diseased Animals.	Animals slaughtered as having been in contact with diseased ones.	Total.				
PROVINCE OF LEINSTER.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Co. CARLOW. Carlow,	-	-	-	22 10 0	-	22 10 0	56 5 0
Co. DUBLIN. Balrothery, Dublin, North, Dublin, South, Rathdown,	- - - -	- - - -	- - - -	30 10 0 62 14 0 65 5 0 65 0 0	- - 2 15 0 20 7 6	30 10 0 62 14 0 68 0 0 85 7 6	30 12 9 159 18 0 264 9 6 75 14 6
Co. KILDARE. Athy, Celbridge, Naas,	- - -	- - -	- - -	27 10 0 27 0 0 36 0 0	2 7 0 - 0 10 6	29 17 0 27 0 0 36 10 6	69 15 9 27 0 0 52 0 0
Co. KILKENNY. Callan, Castlecomer, Kilkenny, Thomastown, Urlingford,	- - - - -	- - - - -	- - - - -	62 10 0 12 10 0 42 10 0 18 15 0 7 10 0	- - 2 13 0 - 0 13 0	62 10 0 12 10 0 45 3 0 18 15 0 8 3 0	31 5 0 26 12 9 21 5 0 18 15 0 7 10 0
KING'S Co. Edenderry, Birr, Tullamore,	- - -	- - -	- - -	11 10 0 17 10 0 25 5 0	- - -	11 10 0 17 10 0 25 5 0	34 0 0 17 10 0 48 5 0
Co. LONGFORD. Ballymahon, Granard, Longford,	- - -	- - -	- - -	17 10 0 7 15 0 11 5 0	- 1 14 9 -	17 10 0 9 9 9 11 5 0	11 13 4 7 15 0 39 7 3
Co. LOUTH. Ardee, Drogheda, Dundalk,	- - -	- - ‡15 0 0	- - 15 0 0	16 0 0 44 0 0 23 10 0	1 6 0 1 18 0 1 11 6	17 6 0 45 18 0 40 1 6	38 17 3 33 0 0 56 8 9
Co. MEATH. Dunshaughlin, Kells, Navan, Oldcastle, Trim,	- - - - -	- - - - -	- - - - -	19 6 0 22 5 3 20 10 0 11 5 0 32 6 4	- - - - 1 11 11	19 6 0 22 5 3 20 10 0 11 5 0 33 18 3	48 15 0 27 11 2 30 15 0 20 12 6 26 16 2
QUEEN'S Co. Abbeyleix, Mountmellick,	- -	- -	- -	33 0 0 15 0 0	- -	33 0 0 15 0 0	40 10 0 37 10 0
Co. WESTMEATH. Athlone, Delvin, Mullingar,	- - -	- - -	- - -	20 13 8 9 5 0 45 0 0	0 1 0 - 2 3 7	20 14 8 9 5 0 47 3 7	20 7 11 23 2 6 57 2 7
Co. WEXFORD. Enniscorthy, Gorey, New Ross, Wexford,	- - - -	- - - -	- - - -	20 0 0 66 8 0 29 0 0 15 0 0	1 1 0 1 11 6 8 9 6 5 5 6	21 1 0 67 19 6 37 9 6 20 5 6	46 18 3 71 5 0 81 7 3 17 12 9
Co. WICKLOW. Baltinglass, Rathdrum, Shillelagh,	- - -	- - -	- - -	12 10 0 23 19 8 16 5 0	0 10 0 - 0 12 6	13 0 0 23 19 8 16 17 6	12 15 0 47 9 10 33 0 9
TOTAL, LEINSTER,	-	15 0 0	15 0 0	1,066 2 11	57 2 9	1,138 5 8	1,771 11 6

* Under the provisions of the Local Government (Ireland) Act, 1898, the business of the Guardians as Local Authorities under the Diseases of Animals Act, 1894, was transferred to the Council of each County as from 1st April, 1899.

† In many cases the amounts entered in this column include sums repaid to Local Authorities during the year 1899 in respect of Expenditure incurred by them in preceding years.

‡ In this case the amount entered represents compensation paid for a Horse slaughtered as suspected of Rabies.

TABLE 2.—Expenditure of former Local Authorities (Boards of Guardians) under the Diseases of Animals Acts, and the Orders in Council passed thereunder, during the period from 1st January, 1899, to 31st March, 1899*—*continued*.

UNIONS.	EXPENDITURE.						Amount repaid during the year ended 31st Dec., 1899, to the Local Authorities from the General Cattle Diseases Fund.†
	Compensation to Owners of Animals Slaughtered.			Salaries and Allowances of Officers.	Other Expenses.	Total Expenditure.	
	Diseased Animals.	Animals slaughtered as having been in contact with diseased ones.	Total.				
PROVINCE OF CONNAUGHT.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Co. GALWAY.							
Ballinasloe, . . .	—	—	—	11 5 0	—	11 5 0	28 19 6
Clifden, . . .	—	—	—	11 5 0	—	11 5 0	33 15 0
Galway, . . .	—	—	—	15 0 0	0 10 6	15 10 6	24 9 6
Glennamaddy, . . .	—	—	—	12 10 0	—	12 10 0	23 1 0
Gort, . . .	—	—	—	7 10 0	—	7 10 0	105 5 5
Loughrea, . . .	—	—	—	11 3 0	3 3 0	14 6 0	14 13 0
Mount Bellew, . . .	—	—	—	16 1 6	0 10 6	16 12 0	8 6 0
Oughterard, . . .	—	—	—	15 0 0	—	15 0 0	26 10 0
Portumna, . . .	—	—	—	10 0 0	—	10 0 0	30 0 0
Tuam, . . .	—	—	—	28 0 0	2 12 6	30 12 6	43 6 3
Co. LEITRIM.							
Carrick-on-Shannon, . . .	—	—	—	17 10 0	—	17 10 0	35 0 0
Manorhamilton, . . .	—	—	—	13 3 0	1 3 0	14 6 0	12 10 6
Mohill, . . .	—	—	—	16 5 0	—	16 5 0	35 14 11
Co. MAYO.							
Ballina, . . .	—	—	—	27 10 0	—	27 10 0	115 1 6
Ballinrobe, . . .	—	—	—	25 0 0	3 10 0	28 10 0	26 15 0
Belmullet, . . .	—	—	—	24 9 3	—	24 9 3	14 2 1
Castlebar, . . .	—	—	—	10 3 4	0 12 0	10 15 4	20 15 5
Claremorris, . . .	—	—	—	13 0 0	—	13 0 0	48 2 6
Killala, . . .	—	—	—	13 10 1	—	13 10 1	42 15 0
Swineford, . . .	—	—	—	37 3 10	1 16 8	39 0 6	97 15 5
Westport, . . .	—	—	—	8 10 0	—	8 10 0	84 17 9
Co. ROSCOMMON.							
Boyle, . . .	—	—	—	20 10 0	—	20 10 0	51 5 0
Castlerea, . . .	—	—	—	39 0 8	—	39 0 8	22 0 4
Roscommon, . . .	—	—	—	33 14 9	—	33 14 9	27 17 4
Strokestown, . . .	—	—	—	27 13 4	—	27 13 4	16 16 8
Co. SLIGO.							
Dromore, West, . . .	—	—	—	29 0 0	0 10 6	29 10 6	25 18 4
Sligo, . . .	—	—	—	60 13 0	0 10 0	61 3 0	40 4 0
Tobercurry, . . .	—	—	—	7 0 6	—	7 0 6	59 0 1
TOTAL, CONNAUGHT, .	—	—	—	561 11 3	14 18 8	576 9 11	1,114 17 6
SUMMARY OF PROVINCES.							
ULSTER, . . .	4 0 0	5 10 0	9 10 0	801 15 9	82 18 6	894 4 3	1,176 19 9
MUNSTER, . . .	—	—	—	1,029 16 9	114 17 4	1,144 14 1	1,987 3 8
LEINSTER, . . .	—	15 0 0	15 0 0	1,066 2 11	57 2 9	1,138 5 8	1,771 11 6
CONNAUGHT, . . .	—	—	—	561 11 3	14 18 8	576 9 11	1,114 17 6
TOTAL, IRELAND, .	4 0 0	20 10 0	24 10 0	3,459 6 8	269 17 3	3,753 13 11	6,050 12 5

* Under the provisions of the Local Government (Ireland) Act, 1898, the business of the Guardians as Local Authorities under the Diseases of Animals Act, 1894, was transferred to the Council of each County as from 1st April, 1899.

† In many cases the amounts entered in this column include sums repaid to Local Authorities during the year 1899 in respect of Expenditure incurred by them in preceding years.

TABLE 3.—Expenditure of existing Local Authorities (County Councils) under the Diseases of Animals Acts, and the Orders in Council passed thereunder, during the period from 1st April, 1899, to 31st December, 1899.*

DISTRICTS OF LOCAL AUTHORITIES.	EXPENDITURE OF LOCAL AUTHORITIES.					
	Compensation to Owners of Animals slaughtered.			Salaries and Allowances of Officers,	Other Expenses.	Total Expenditure.
	Diseased Animals.	Animals slaughtered as suspected, or as having been in contact with diseased Animals.	Total.			
PROVINCE OF ULSTER.						
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
County Borough of Belfast,	†30 10 0	†50 0 0	80 10 0	133 4 1	180 16 10	394 10 11
" " Londonderry,	—	—	—	20 0 0	6 6 0	26 6 0
County Antrim,	—	—	—	65 16 0	—	65 16 0
" Armagh,	†5 10 0	—	5 10 0	45 5 0	25 2 8	75 17 8
" Cavan,	—	—	—	60 17 0	0 2 6	60 19 6
" Donegal,	—	—	—	121 13 6	1 5 3	122 18 9
" Down,	—	—	—	63 8 8	—	63 8 8
" Fermanagh	—	—	—	39 5 3	15 11 0	54 16 3
" Londonderry,	—	—	—	63 19 6	—	63 19 6
" Monaghan,	—	—	—	67 10 0	0 2 6	67 12 6
" Tyrone,	—	—	—	8 17 6	—	8 17 6
PROVINCE OF MUNSTER.						
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
County Borough of Cork,	—	—	—	34 8 4	24 17 7	59 5 11
" " Limerick,	—	—	—	—	—	—
" " Waterford,	—	—	—	—	—	—
County Clare,	—	—	—	168 0 3	2 7 0	170 7 3
" Cork,	†45 0 0	†15 0 0	60 0 0	529 0 10	64 14 2	653 15 0
" Kerry,	—	—	—	230 0 0	—	230 0 0
" Limerick,	—	—	—	100 0 0	0 2 6	100 2 6
" Tipperary (N. Riding),	—	—	—	—	—	—
" " (S. Riding),	—	—	—	191 13 6	1 2 8	192 16 2
" Waterford,	—	—	—	151 11 6	1 9 0	153 0 6
PROVINCE OF LEINSTER.						
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
County Borough of Dublin,	—	—	—	377 7 4	12 5 3	389 12 7
County Carlow,	—	—	—	50 0 0	3 13 4	53 13 4
" Dublin,	—	—	—	155 4 1	—	155 4 1
" Kildare,	—	—	—	92 8 2	—	92 8 2
" Kilkenny,	—	—	—	115 4 10	1 2 7	116 7 5
King's County,	—	—	—	25 0 0	—	25 0 0
County Longford,	—	—	—	82 15 0	—	82 15 0
" Louth,	—	—	—	120 6 1	3 3 6	123 9 7
" Meath,	—	—	—	106 0 0	1 6 0	107 6 0
Queen's County,	—	—	—	38 0 0	—	38 0 0
County Westmeath,	—	—	—	120 18 9	0 8 0	121 6 9
" Wexford,	—	—	—	144 15 0	12 0 6	156 15 6
" Wicklow,	—	—	—	90 10 0	—	90 10 0
PROVINCE OF CONNAUGHT.						
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
County Galway,	—	—	—	160 1 7	—	160 1 7
" Leitrim,	—	—	—	88 0 4	—	88 0 4
" Mayo,	—	—	—	—	1 12 6	1 12 6
" Roscommon,	—	—	—	214 12 8	2 2 6	216 14 8
" Sligo,	—	—	—	100 0 0	—	100 0 0
Total,	81 0 0	65 0 0	146 0 0	4,175 14 9	361 13 4	4,683 8 1

* In pursuance of the provisions of the Local Government (Ireland) Act, 1898, the County Councils became as from 1st April, 1899, the Local Authorities for the purposes of the Diseases of Animals Act, 1894, instead of the Boards of Guardians.

† In these cases the amounts entered represent compensation paid for Horses slaughtered on account of Glanders.

IV.—ANIMALS IN IRELAND.

TABLE 1.—NUMBER of Cattle, Sheep, Swine, &c., in Ireland in each year from 1874 to 1899, inclusive
(Taken from Registrar-General's Returns.)

YEARS.	Cattle.	Sheep.	Swine.	Goats.	Horses and Mules.	Asses.
1874,	4,124,756	4,441,698	1,099,186	256,753	547,372	180,430
1875,	4,115,288	4,254,027	1,252,056	270,691	548,119	180,355
1876,	4,117,440	4,009,157	1,425,042	264,009	556,951	182,210
1877,	3,997,598	3,987,509	1,468,712	267,297	575,498	185,842
1878,	3,985,120	4,095,134	1,269,399	278,974	586,415	188,464
1879,	4,067,778	4,017,903	1,072,185	278,843	596,890	188,839
1880,	3,921,517	3,562,463	850,269	265,789	582,130	186,327
1881,	3,956,595	3,256,185	1,095,830	266,078	574,746	187,143
1882,	3,987,211	3,071,755	1,430,128	263,272	565,925	187,782
1883,	4,096,953	3,219,311	1,348,364	263,146	561,427	189,760
1884,	4,112,789	3,245,212	1,306,550	254,411	562,439	191,339
1885,	4,228,851	3,478,056	1,269,092	264,437	576,430	197,170
1886,	4,183,924	3,366,043	1,263,142	266,176	578,299	196,245
1887,	4,157,404	3,377,826	1,408,456	271,729	587,234	199,512
1888,	4,099,195	3,626,669	1,397,825	295,678	595,368	203,152
1889,	4,094,174	3,789,187	1,380,670	303,933	604,102	206,236
1890,	4,240,316	4,323,395	1,570,366	327,144	614,884	213,018
1891,	4,448,511	4,722,613	1,367,712	336,337	621,479	216,268
1892,	4,531,125	4,827,777	1,113,472	332,726	635,213	217,600
1893,	4,464,057	4,421,455	1,152,417	323,173	643,129	218,720
1894,	4,391,839	4,105,180	1,389,324	318,907	652,530	224,513
1895,	4,358,032	3,913,449	1,338,464	304,820	660,147	224,408
1896,	4,408,133	4,080,711	1,404,586	306,445	659,175	230,721
1897,	4,464,874	4,157,906	1,327,450	299,086	639,485	230,253
1898,	4,486,949	4,247,551	1,253,912	296,437	620,390	231,659
1899,	4,507,457	4,364,507	1,363,310	303,509	610,415	237,177

TABLE 2.—NUMBER of Dogs Licensed in Ireland in each year from 1880 to 1899, inclusive.
(From information supplied by the Registrar of Petty Sessions Clerks.)

YEAR.	Dogs.	YEAR.	Dogs.
1880,	318,140	1890,	384,097
1881,	323,212	1891,	394,677
1882,	317,886	1892,	394,843
1883,	325,078	1893,	399,737
1884,	339,572	1894,	414,637
1885,	351,310	1895,	419,795
1886,	351,644	1896,	423,234
1887,	358,670	1897,	423,140
1888,	360,332	1898,	408,970
1889,	375,301	1899,	401,740

V.—TABLES OF CONTAGIOUS DISEASES AMONG ANIMALS IN IRELAND.

PLEURO-PNEUMONIA.

TABLE 1.—NUMBER of Counties in Ireland in which Pleuro-Pneumonia was reported by the Inspectors of the Local Authorities, with the Number of Outbreaks reported and the Number of Cattle attacked, and particulars relating thereto, from 1878, the year when the Contagious Diseases (Animals) Act, 1878, came into force in Ireland, to the 1st September, 1890, when the Lord Lieutenant and Privy Council assumed the powers vested in them under the Contagious Diseases (Animals) (Pleuro-Pneumonia) Act, 1890.

YEARS.	Number of Counties reported from.	Outbreaks.	Diseased Cattle			Cattle slaughtered as having been in contact or otherwise exposed to infection.	Cattle slaughtered as suspected, but found free from disease.
			Attacked in each Year.	Killed.	Died.		
1878, . . .	26	1,865	2,755	2,612	143	—	—
1879, . . .	29	946	2,081	1,945	86	—	—
1880, . . .	21	759	1,541	1,500	41	—	—
1881, . . .	22	703	1,860	1,821	37	46	—
1882, . . .	17	534	1,355	1,328	28	22	—
1883, . . .	15	488	1,291	1,264	25	69	—
1884, . . .	9	460	1,194	1,188	11	12	—
1885, . . .	10	389	1,246	1,229	17	29	—
1886, . . .	4	343	1,050	1,041	9	101	—
1887, . . .	5	240	819	805	14	344	—
1888,* . . .	3	181	1,105	1,097	8	2,122	—
1889, . . .	4	108	488	430	8	911	—
8 months ended 31st August, 1890,† .	1	70	475	473	2	1,556	—

* The Pleuro-Pneumonia Slaughter (Ireland) Order, requiring Local Authorities to Slaughter all Cattle in contact with those affected with Pleuro-Pneumonia, as well as the affected Cattle, came into force in March, 1888.
† The figures quoted for 1890 are for the first eight months only. The figures relating to the last four months of 1890, and to each subsequent year, will be found in Table 2.

TABLE 2.—NUMBER of Counties in Ireland in which Pleuro-Pneumonia existed, Number of Outbreaks confirmed, and Number of Cattle attacked, and particulars relating thereto in each year from 1st September, 1890, when the Lord Lieutenant and Privy Council assumed the powers vested in them under the Contagious Diseases (Animals) (Pleuro-Pneumonia) Act, 1890, to the Year 1899, inclusive.

PERIOD.	Number of Counties reported from.	Outbreaks confirmed.	Diseased Cattle			Cattle slaughtered as having been in contact or otherwise exposed to infection.	Cattle slaughtered as suspected, but found free from disease.
			Attacked in each year.	Killed.	Died.		
Four months ended 31st December, 1890.	3	25	117	117	—	559	11
Year ended 31st December, 1891.	10	183	536	522	14	3,661	92
Do., 1892, .	6	86	459	454	5	4,689	217
Do., 1893, .	—	—	—	—	—	35	167
Do., 1894, .	—	—	—	—	—	—	28
Do., 1895, .	—	—	—	—	—	—	1
Do., 1896, .	—	—	—	—	—	—	—
Do., 1897, .	—	—	—	—	—	144	2
Do., 1898, .	—	—	—	—	—	—	—
Do., 1899, .	—	—	—	—	—	—	—

FOOT AND MOUTH DISEASE.

TABLE 3.—NUMBER of Counties in Ireland in which Foot and Mouth Disease was reported by the Inspectors of the Local Authorities, with the Number of Outbreaks reported and the Number of Animals attacked, from 1878 to 1899, inclusive.

YEARS.	Number of Counties reported from.	Outbreaks.	Animals attacked in each year.
1878, . . .	—	—	108
1879, . . .	1	1	64
1880, . . .	—	—	—
1881, . . .	—	—	—
1882, . . .	—	—	—
1883, . . .	20	8,510	114,502
1884, . . .	12	31	1,189
1885 to 1899, . . .	—	—	—

SWINE FEVER.

TABLE 4.—NUMBER of Counties in Ireland in which SWINE FEVER was reported by the Inspectors of the Local Authorities, with the Number of Outbreaks reported and the Number of Swine returned as Attacked, and particulars relating thereto, from the year 1880, in which year Swine Fever was declared a Contagious Disease for the purposes of the Contagious Diseases (Animals) Acts, to the 1st of November, 1893, when the Lord Lieutenant and Privy Council assumed the powers vested in them under the Contagious Diseases (Animals) Act, 1893, with respect to Swine Fever.

YEARS.	Number of Counties reported from.	Outbreaks.	DISEASED SWINE.						Swine slaughtered as having been in contact or otherwise exposed to infection.	Swine slaughtered as suspected but found free from disease.
			Remaining Diseased from the previous year.	Attacked in each year.	Killed.	Died.	Recovered.	Remaining Diseased at the end of each year.		
1880,	15	81	—	300	40	209	48	3	—	—
1881,	15	48	3	171	16	120	38	—	—	—
1882,	18	89	—	287	14	207	66	—	—	—
1883,	28	419	—	1,198	62	892	238	16	—	—
1884,	22	235	16	534	19	403	160	8	—	—
1885,	26	423	8	1,271	159	840	264	26	—	—
1886,	23	495	26	1,630	351	979	311	15	—	—
1887,	22	506	15	1,983	527	1,165	299	7	—	—
1888,	24	392	7	1,315	405	721	184	12	—	—
1889,	22	273	12	761	245	419	106	1	—	—
1890,	22	365	1	1,014	438	417	157	3	—	—
1891,	18	278	3	870	404	354	109	6	—	—
1892,	23	227	6	466	139	226	106	1	—	—
1893 (10 months ended 31st Oct.)*	25	196	1	414	95	226	94	—	7	—

* The figures quoted for 1893 are for the first ten months only. The figures relating to the last two months of 1893 and to each subsequent year will be found in Table 5.

TABLE 5.—NUMBER of confirmed Outbreaks of Swine Fever in Ireland, Number of Swine which Died, and Number of Swine Slaughtered by order of the Lord Lieutenant and Privy Council in Ireland, as Diseased or Exposed to Infection, in each Year from the 1st November, 1893,* when the Lord Lieutenant and Privy Council assumed the powers vested in them under the Contagious Diseases Animals Act, 1893, with respect to Swine Fever, to the Year 1899, inclusive.

PERIOD.			Number of Outbreaks confirmed.	Diseased Swine which died.	Swine slaughtered and found after slaughter to have been diseased.	Swine slaughtered as having been in contact with diseased Swine, or otherwise exposed to infection.	Swine slaughtered as suspected, but found free from Swine Fever.
November and December, 1893,*	.	.	310	183	759	398	34
Year ended 31st December, 1894,	.	.	7,619	3,006	28,317	7,745	1,879
Do., Do., 1895,	.	.	3,045	1,674	4,891	1,912	1,877
Do., Do., 1896,	.	.	723	595	1,648	2,911	1,426
Do., Do., 1897,	.	.	421	447	930	3,202	616
Do., Do., 1898,	.	.	319	361	689	3,341	481
Do., Do., 1899,	.	.	321	387	1,145	4,718	406
Total,	.	.	12,758	6,653	38,379	24,227	6,719

* The Figures quoted for 1893 are for the last Two Months only. For the Figures relating to the First Ten Months of 1893 and to previous Years, see Table 4.

TABLE 6.—NUMBER of Confirmed Outbreaks of SWINE FEVER in Ireland during each month from November, 1893, to December, 1899, inclusive.

YEARS.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Total.
1893 (3 months),	-	-	-	-	-	-	-	-	-	-	34	276	310
1894, .	287	363	634	565	596	839	939	773	702	735	519	733	7,619
1895,	430	388	407	224	263	379	361	302	125	79	47	50	3,045
1896,	49	112	107	87	83	70	51	65	40	21	20	18	723
1897,	44	42	44	42	44	46	63	35	18	15	13	15	421
1898,	26	18	35	29	36	39	41	35	23	9	11	17	319
1899,	23	21	35	31	23	52	61	35	13	11	10	7	321

TABLE 7.—RETURN of the Number of Outbreaks of SWINE FEVER in the Administrative Counties of Ireland, which were reported during the Year 1899, with the Number of SWINE reported to have Died or to have been Slaughtered.

PROVINCES.	Number of Administrative Counties in which Swine Fever was found to exist.	Outbreaks Confirmed.	Diseased Swine which Died.	Swine slaughtered, and found after slaughter to have been diseased.	Swine slaughtered as having been in contact with diseased Swine or otherwise exposed to infection.	Swine slaughtered as suspected, but found free from Swine Fever.
ULSTER,	7	63	74	127	672	82
MUNSTER,	7	89	110	387	1,698	42
LEINSTER,	10	165	198	677	2,331	266
CONNAUGHT,	2	4	5	4	17	16
TOTAL FOR IRELAND, .	26	321	387	1,145	4,718	406
DISTRICTS OF LOCAL AUTHORITIES.						
ULSTER:—						
County Borough of Belfast,		34	44	67	470	36
„ Antrim,		4	3	7	58	6
„ Armagh,		4	4	8	13	3
„ Cavan,		15	18	30	95	4
„ Donegal,		—	—	—	—	1
„ Down,		4	4	18	34	12
„ Londonderry,		—	—	—	—	6
„ Monaghan,		1	—	1	1	2
„ Tyrone,		1	1	1	6	12
MUNSTER:—						
County Borough of Cork,		1	—	2	1	—
„ Borough of Limerick,		—	—	—	—	1
„ Clare,		2	2	1	21	4
„ Cork,		32	44	88	714	13
„ Kerry,		18	25	60	383	9
„ Limerick,		33	33	180	557	8
„ Tipperary (North Riding),		—	—	—	1	—
„ Tipperary (South Riding),		2	—	3	4	5
„ Waterford,		1	1	3	17	2
LEINSTER:—						
County Borough of Dublin,		78	71	397	1,664	95
„ Carlow,		5	8	11	33	19
„ Dublin,		42	58	155	430	60
„ Kildare,		2	1	1	4	9
„ Kilkenny,		2	9	35	30	2
King's County,		1	2	6	7	1
County Longford,		2	1	2	2	1
„ Louth,		5	6	3	26	8
„ Meath,		2	3	4	15	8
Queen's County,		4	12	3	13	10
County Westmeath,		1	2	—	8	1
„ Wexford,		12	16	57	59	16
„ Wicklow,		9	9	3	40	36
CONNAUGHT:—						
County Galway,		2	1	2	—	8
„ Mayo,		2	4	2	15	8
„ Roscommon,		—	—	—	2	—
Total,		321	387	1,145	4,718	406

ANTHRAX.

TABLE 8.—NUMBER of Counties in Ireland in which ANTHRAX was reported by the Inspectors of the Local Authorities, with the Number of Outbreaks reported and the Number of Animals Attacked and particulars relating thereto, from 1878 to 1899, inclusive.

YEARS.	Number of Counties reported from.	Outbreaks.	DISEASED ANIMALS.				Animals slaughtered as having been in contact or otherwise exposed to infection.
			Attacked in each year.	Killed.	Died.	Recovered.	
1886 (Nov. and Dec. only),*	3	3	3	—	3	—	—
1887 (1st Jan. to 31st Dec.), .	13	21	45	1	38	6	—
1888,	12	25	37	2	35	—	—
1889,	11	21	38	—	30	8	—
1890,	11	17	35	—	32	3	—
1891,	14	29	69	1	66	2	—
1892,	6	6	8	2	6	—	—
1893,	9	22	44	9	35	—	33
1894,	3	5	7	—	7	—	—
1895,	2	4	4	—	4	—	—
1896,	—	—	—	—	—	—	—
1897,	—	—	—	—	—	—	—
1898,	2	2	10	—	10	—	—
1899,	1	2	4	—	4	—	—

* Anthrax was first declared a Contagious Disease for the purposes of the Contagious Diseases (Animals) Acts in the year 1896.

TABLE 9.—NUMBER of Outbreaks of ANTHRAX in the Counties of Ireland reported by the Inspectors of the Local Authorities to have occurred during the Year 1899, with the Number of Animals reported to have Died, or to have been Slaughtered.

PROVINCES.	Number of Counties in which Anthrax was found to exist.	Outbreaks.	Diseased Cattle which died.	Cattle slaughtered diseased.	Cattle slaughtered as having been in contact with diseased Cattle or otherwise exposed to infection.
ULSTER,	1	2	4	—	—
MUNSTER,	—	—	—	—	—
LEINSTER,	—	—	—	—	—
CONNAUGHT,	—	—	—	—	—
TOTAL FOR IRELAND, .	1	2	4	—	—
Districts of Local Authorities.					
ULSTER.					
County Antrim,		2	4	—	—
Total,		2	4	—	—

GLANDERS.

TABLE 10.—NUMBER of Counties in Ireland in which GLANDERS was reported by the Inspectors of the Local Authorities, with the Number of Outbreaks reported and the Number of Animals Attacked, and particulars relating thereto, from 1878 to 1899, inclusive.

YEARS.	Number of Counties reported from.	Outbreaks.	DISEASED HORSES.						Horses slaughtered as having been in contact or otherwise exposed to infection.	Animals slaughtered as suspected
			Remaining diseased from the previous year.	Attacked in each year.	Killed.	Died.	Recovered.	Remaining diseased at the end of each year.		
1878.	—	—	—	3	No	Returns.				
1879.	13	—	—	43						
1880.	16	32	—	39	36	—	3	—	—	—
1881.	11	22	—	23	21	1	1	—	—	—
1882.	15	25	—	29	18	5	5	1	—	—
1883.	13	15	1	19	17	2	1	—	—	—
1884.	8	14	—	15	13	2	—	—	—	—
1885.	13	19	—	24	17	3	3	1	—	—
1886.	9	11	1	21	21	—	1	—	—	—
1887.	9	14	—	16	14	—	2	—	—	—
1888.	10	11	—	11	7	3	1	—	—	—
1889.	9	13	—	13	9	1	3	—	—	—
1890.	4	19	—	19	19	—	—	—	—	—
1891.	7	13	—	13	13	—	—	—	—	—
1892.	3	7	—	9	9	—	—	—	—	—
1893.	3	6	—	10	10	—	—	—	5	—
1894.	6	13	—	34	33	1	—	—	5	—
1895.	4	5	—	5	5	—	—	—	2	—
1896.	4	7	—	10	10	—	—	—	8	{ 2 Horses. 1 Ass.
1897.	2	1	—	2	2	—	—	—	1	2 Horses.
1898.	4	6	—	8	8	—	—	—	7	{ 2 Horses. 1 Ass.
1899.	5	9	—	14	13	1	—	—	9	2 Horses.

TABLE 11.—NUMBER of Outbreaks of GLANDERS (including FARCY) in the Administrative Counties of Ireland reported by the Inspectors of the Local Authorities to have occurred during the year 1899, with the Number of Animals reported to have been Slaughtered.

PROVINCES.	Number of Administrative Counties in which Glanders or Farcy was found to exist.	Outbreaks.	Horses slaughtered diseased.	Horses slaughtered as having been in contact with diseased Horses or otherwise exposed to infection.	Animals slaughtered as suspected.
ULSTER.	4	8	8	8	2 a
MUNSTER.	1	1	5	1	—
LEINSTER.	—	—	—	—	—
CONNAUGHT.	—	—	—	—	—
TOTAL FOR IRELAND.	5	9	13	9	2
Districts of Local Authorities.					
ULSTER.					
County Borough of Belfast.		5	6	6	—
County Borough of Londonderry.		1	—	—	—
County Antrim.		—	—	—	1 a
County Armagh.		1	1	—	—
County Down.		—	—	—	1 a
County Tyrone.		1	1	2	—
MUNSTER.					
County Cork.		1	5	1	—
Total for Ireland.		9	13	9	2

a Horses.

RABIES.

TABLE 12.—NUMBER of Counties in Ireland in which RABIES was Reported by the Inspectors of the Local Authorities, with the Number of Animals Attacked, and particulars relating thereto, from 1st November, 1886 (when Rabies was declared a Contagious Disease for the purposes of the Contagious Diseases (Animals) Acts, to the Year 1899, inclusive.

YEARS.	Number of Counties reported from.	DISEASED ANIMALS.			Animals destroyed as suspected, or as having been exposed to infection.
		Attacked in each year.	Killed.	Died.	
1886 (Nov. and Dec. only),	14	42	41	1	—
1887 (1st Jan. to 31st Dec.),	30	456	376	80	—
1888,	30	661	432	129	—
1889,	30	405	342	63	—
1890,	23	353	299	54	—
1891,	27	470	384	86	—
1892,	31	446	383	63	—
1893,	31	424	369	55	—
1894,	32	779	689	90	12
1895,	32	771	687	84	263
1896,	32	687	577	110	1,022
1897,	32	497	428	69	1,127
1898,	25	132	115	17	624
1899,	25	92	86	6	313

TABLE 13.—NUMBER of Cases of RABIES in the Administrative Counties of Ireland reported by the Inspectors of the Local Authorities to have occurred during the year 1899, with the Number of Dogs and other Animals reported to have been Killed or to have Died.

PROVINCES.	Number of Administrative Counties in which Rabies was found to exist.	Number of Cases reported.	NUMBER OF RABID ANIMALS.				NUMBER OF ANIMALS.	
			Killed.		Died.		Destroyed as suspected or as having been exposed to infection.	
			Dogs.	Other Animals.	Dogs.	Other Animals.	Dogs.	Other Animals.
ULSTER	6	24	19	1	2	2	22	3
MUNSTER,	6	25	23	1	—	1	44	8
LEINSTER,	9	21	13	3	—	—	36	11
CONNUGHT,	4	23	17	4	1	—	117	7
TOTAL FOR IRELAND,	25	92	77	9	3	3	279	24
Districts of Local Authorities.								
ULSTER.								
County Borough of Londonderry,		1	1	—	—	—	—	—
County Antrim,		—	—	—	—	—	1	—
" Cavan,		2	—	—	1	1	9	—
" Down,		1	1	—	—	—	—	—
" Fermanagh,		2	2	—	—	—	19	3
" Londonderry,		1	1	—	—	—	5	—
" Tyrone,		17	14	1	1	1	48	5
MUNSTER.								
County Clare,		1	1	—	—	—	—	—
" Cork,		11	11	—	—	—	16	1
" Limerick,		4	3	1	—	—	11	3
" Tipperary (North Riding),		2	2	—	—	—	10	—
" Tipperary (South Riding),		4	4	—	—	—	5	4
" Waterford,		3	2	—	—	1	2	—
LEINSTER.								
County Borough of Dublin,		3	3	—	—	—	5	—
County Carlow,		1	1	—	—	—	—	—
" Dublin,		3	3	—	—	—	—	—
" Kildare,		1	1	—	—	—	—	—
" Kilkenney,		1	1	—	—	—	5	—
King's County,		4	2	2	—	—	1	1
County Louth,		4	3	1	—	—	4	5
" Westmeath,		3	3	—	—	—	6	6
" Wexford,		—	—	—	—	—	16	—
" Wicklow,		1	1	—	—	—	—	—
CONNUGHT.								
County Galway,		6	5	—	1	—	90	6
" Mayo,		13	9	4	—	—	18	1
" Roscommon,		2	2	—	—	—	9	—
" Sligo,		1	1	—	—	—	—	—
TOTAL,		92	77	9	3	3	279	24

TABLE 14.—NUMBER of Counties in Ireland in which cases of RABIES were reported by the Inspectors of the Local Authorities, with the Number of each kind of Animal reported to have been Attacked in each Year from the first complete Year after the passing of the Rabies (Ireland) Order of 1886 (whereby Rabies was declared to be a Contagious Disease for the purposes of the Contagious Diseases (Animals) Acts) to the Year 1899 inclusive.

YEARS.	Number of Counties.	Number of Animals Attacked.									
		Dogs.	Cattle.	Sheep.	Swine.	Goats.	Horses.	Asses.	Deer.	Other Animals.	TOTAL.
1887, . . .	30	286	94	31	20	4	5	14	—	*2	456
1888, . . .	30	287	149	71	24	3	9	17	—	†1	561
1889, . . .	30	240	95	30	19	5	5	11	—	—	405
1890, . . .	28	247	70	14	5	4	2	11	—	—	353
1891, . . .	27	262	88	42	8	4	4	12	49	‡1	470
1892, . . .	31	274	103	35	7	5	6	10	2	‡4	446
1893, . . .	31	269	106	17	13	1	5	13	—	—	424
1894, . . .	32	526	154	27	27	3	10	30	—	‡2	779
1895, . . .	32	567	123	29	17	8	6	17	—	‡4	771
1896, . . .	32	491	108	48	16	2	6	15	—	‡1	637
1897, . . .	32	391	53	21	10	1	6	11	—	‡4	497
1898, . . .	25	100	13	—	10	3	2	3	—	‡1	132
1899, . . .	24	80	6	—	—	1	—	4	—	‡1	92

* 1 Jennet and 1 Fox. † Mule. ‡ Cats.

SHEEP SCAB.

TABLE 15.—NUMBER of Counties in Ireland in which SHEEP SCAB was reported by the Inspectors of the Local Authorities with the Number of Outbreaks reported and the Number of Sheep Attacked, from 1878 to 1899, inclusive.

YEARS.	Number of Counties reported from	Outbreaks.	Sheep attacked in each year.	YEARS.	Number of Counties reported from.	Outbreaks.	Sheep attacked in each year.
1878,	No	Returns	1,576	1889,	23	169	2,485
1879,			2,405	1890,	28	279	5,070
1880,			1,491	1891,	29	398	4,122
1881,	21	168	2,463	1892,	32	994	18,130
1882,	25	167	1,952	1893,	32	1,002	10,358
1883,	24	202	3,992	1894,	32	677	6,597
1884,	27	226	3,542	1895,	28	384	4,899
1885,	25	133	4,512	1896,	30	382	4,889
1886,	21	149	3,481	1897,	30	403	4,859
1887,	23	97	1,866	1898,	32	527	6,061
1888,	21	80	1,369	1899,	32	542	6,810

TABLE 16.—RETURN of the Number of Outbreaks of SHEEP SCAB in Ireland which were reported to have occurred during the year 1899, with the Number of Sheep reported to have been attacked by the Disease.

Fresh Outbreaks of Sheep Scab reported during the Year.		Sheep attacked.	Fresh Outbreaks of Sheep Scab reported during the Year.		Sheep attacked.
PROVINCES.	Outbreaks.		Districts of Local Authorities.	Outbreaks.	
ULSTER.	53	483	MUNSTER :—		
			County Clare,	4	60
			Cork,	99	767
MUNSTER.	196	1,726	Kerry,	29	145
			Limerick,	26	305
			Tipperary (North Riding),	2	59
LEINSTER.	264	4,131	Tipperary (South Riding),	10	105
			Waterford,	27	295
CONNAUGHT.	39	460	LEINSTER :—		
			County Borough of Dublin,	24	93
			Carlow,	17	134
			Dublin,	12	702
			Kildare,	40	712
			Kilkenny,	9	451
			King's County,	7	94
			County Longford,	8	65
			Meath,	12	193
			Queen's County,	16	252
			County Westmeath,	33	358
			Wexford,	47	484
			Wicklow,	29	593
Districts of Local Authorities.			CONNAUGHT :—		
ULSTER :—			County Galway,	16	156
County Borough of Belfast,	2	9	Leitrim,	3	17
Borough of Londonderry,	1	2	Mayo,	8	102
Antrim,	3	21	Roscommon,	10	176
Armagh,	5	169	Sligo,	2	9
Cavan,	3	9			
Donegal,	6	19			
Down,	14	99			
Fermanagh,	4	21			
Londonderry,	11	39			
Monaghan,	3	25			
Tyrone,	1	70			
TOTAL FOR IRELAND, .		6,810	Total,	542	6,810

TABLE 17.—RETURN of the Number of Outbreaks of PARASITIC MANGE in the Administrative Counties of Ireland which were reported to have occurred during the year 1899,* with the Number of Animals reported to have been attacked by the Disease.

Fresh Outbreaks of Parasitic Mange reported during the Year.				Fresh Outbreaks of Parasite Mange reported during the Year.				
PROVINCES.	Number of Administrative Counties in which Parasitic Mange was found to exist.	Outbreaks.	Animals attacked.	Districts of Local Authorities.	Outbreaks.	Animals attacked.		
ULSTER.	1	2	4	MUNSTER—continued.	County Kerry,	1		
MUNSTER.	5	24	35				County Kerry,	10
LEINSTER.	7	31	44				County Kerry,	
CONNAUGHT.	—	—	—	County Kerry,	9			
TOTAL FOR IRELAND.	13	57	83	LEINSTER:—				
Districts of Local Authorities				County Borough of Dublin,	13	17		
ULSTER:—				County Borough of Dublin,	1	1		
County Borough of Belfast	2	4		County Borough of Dublin,	10	19		
MUNSTER:—				County Borough of Dublin,	1	1		
County Borough of Limerick,	4	7		County Borough of Dublin,	1	1		
County Borough of Limerick,	4	6		County Borough of Dublin,	3	3		
County Borough of Limerick,	6	11		County Borough of Dublin,	2	2		
County Borough of Limerick,				County Borough of Dublin,				
County Borough of Limerick,				County Borough of Dublin,				
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County Borough of Limerick,				County Borough of Dublin,				
County Borough of Limerick,								

* The Parasitic Mange (Ireland) Order came into force on the 21st August, 1899

VI.—STATISTICAL TABLES RELATING TO ANIMALS EXPORTED FROM IRELAND.

TABLE 1.—Number of Animals Exported from Ireland to Great Britain during each of the years from 1878 to 1899, inclusive.

YEAR.	CATTLE.					SHEEP.			SWINE.			Goats.	HORSES.			Mules or Jennets.	Asses.	TOTAL ANIMALS.		
	OXEN, BULLS, AND COWS.			Calves.	Total.	Sheep.	Lambs.	Total.	Fat Swine.	Store Swine.	Total.									
	Store Cattle for Breeding Purposes.	Other Cattle.	Total.																	
													Fat Cattle.							
1878.	245,944.	416,769	4,954	667,657	61,564	729,221	446,623	196,371	642,999	401,167	69,380	470,547	1,842,767	4,454	67	6,918	10,956	17,941	302	1,866,482
1879.	247,897	320,244	6,845	574,986	66,384	641,370	506,628	166,750	673,371	371,079	58,584	429,663	1,744,404	4,307	45	9,669	14,312	23,926	31	1,772,945
1880.	252,905	417,203	2,812	652,920	63,471	721,391	502,806	211,957	714,763	333,653	39,237	372,890	1,809,044	4,094	76	13,217	19,008	32,301	38	1,846,080
1881.	279,125	250,899	3,701	533,725	37,832	571,557	415,703	161,924	577,627	349,532	33,463	382,995	1,532,179	4,062	45	13,921	19,650	33,616	32	1,670,468
1882.	291,777	427,798	3,006	722,581	58,693	782,274	393,848	164,556	558,404	453,443	49,463	502,906	1,843,584	5,256	67	11,711	16,460	28,288	19	1,877,469
1883.	229,603	278,518	1,819	509,940	46,927	556,867	312,108	148,921	460,729	433,798	27,224	461,017	1,478,613	5,272	32	10,129	14,801	24,962	18	1,509,270
1884.	255,026	397,352	2,220	644,598	71,245	715,843	355,466	177,819	533,285	437,227	19,451	456,678	1,705,806	5,440	74	10,722	16,290	27,086	19	1,738,968
1885.	243,348	343,938	1,894	588,170	52,300	640,470	430,410	198,680	629,090	370,639	27,925	398,564	1,668,124	5,508	64	11,603	16,496	28,163	17	1,702,514
1886.	285,166	386,917	1,247	673,320	42,069	717,389	493,988	240,330	734,313	391,609	29,776	421,286	1,872,887	6,171	43	12,497	16,239	28,779	25	1,908,685
1887.	331,119	302,878	2,288	636,280	32,973	669,253	321,644	226,924	548,568	488,165	42,765	480,920	1,698,741	5,950	68	11,801	15,769	27,638	14	1,733,524
1888.	282,537	405,540	2,941	691,018	47,698	738,716	400,836	236,748	637,584	495,680	49,292	544,972	1,921,272	4,472	67	12,388	17,372	29,828	18	1,956,676
1889.	248,362	372,682	1,432	622,476	47,367	669,843	373,313	240,374	613,687	428,103	45,448	473,551	1,757,081	5,968	80	13,647	18,097	31,824	10	1,796,127
1890.	316,339	360,758	1,152	578,249	53,449	631,698	387,220	249,761	636,981	543,417	59,745	603,162	1,871,841	7,798	105	14,625	19,422	34,152	17	1,915,104
1891.	340,183	323,075	3,985	667,243	63,559	630,802	569,698	323,477	893,176	459,596	43,988	503,584	2,027,561	8,291	125	14,055	19,216	33,396	19	2,070,816
1892.	256,538	305,397	6,278	568,213	56,290	624,503	713,916	368,549	1,082,465	457,977	42,974	500,951	2,207,919	7,465	113	14,377	18,191	32,681	6	2,246,934
1893.	316,344	318,545	8,473	643,862	46,307	688,669	705,299	402,661	1,107,960	405,242	53,326	458,571	2,253,200	6,206	151	13,356	16,888	30,390	17	2,290,274
1894.	330,748	422,534	7,805	761,087	65,867	826,954	574,471	382,630	957,101	515,647	69,320	584,967	2,369,022	6,606	163	14,484	18,942	33,589	19	2,409,918
1895.	302,555	414,859	5,622	723,036	68,571	791,607	381,975	300,603	652,578	500,700	46,520	547,220	1,991,405	3,872	168	15,370	19,002	34,560	20	2,030,998
1896.	274,472	349,500	3,837	628,109	53,451	681,560	397,164	340,142	737,306	574,677	35,912	610,589	2,029,262	3,807	191	16,046	21,619	39,686	181	2,075,613
1897.	259,173	419,303	5,043	683,518	62,494	746,012	435,709	368,806	804,515	653,459	41,848	695,307	2,245,834	3,449	153	17,590	20,679	38,422	35	2,269,794
1898.	278,770	460,903	4,101	743,774	59,588	803,362	449,558	388,900	833,458	566,723	32,062	588,785	2,235,805	3,539	150	18,200	20,454	38,804	11	2,270,225
1899.	278,064	442,921	6,219	727,204	46,068	772,272	452,070	419,883	871,953	650,850	37,703	688,553	2,332,778	3,457	122	19,471	22,494	42,087	174	2,381,388

ANIMALS EXPORTED.

TABLE 2.—Number of Animals Exported from Ireland to Great Britain during

IRISH PORTS.	CATTLE.					SHEEP.		
	Fat.	Stores.	Other Cattle.	Calves.	Total.	Sheep.	Lamba.	Total.
Ballina,	474	118	304	.	896	5,463	3,133	8,596
Belfast,	18,670	96,452	322	1,078	116,522	4,871	25,375	30,246
Coleraine,	141	882	14	2	1,039	2,339	.	2,339
Cork,	5,878	28,049	2,385	33,162	69,474	39,647	65,792	105,439
Drogheda,	30,709	21,909	.	11	52,629	40,207	40,369	80,576
Dublin,	166,040	133,070	956	4,121	304,187	227,656	179,053	406,709
Dundalk,	7,459	11,910	47	33	19,449	12,630	15,668	28,188
Dundrum, . . . .	.	463	.	.	463	.	.	.
Greenore,	167	19,516	1	3	19,687	9,314	1,965	10,579
Larne,	1,844	26,681	.	.	27,525	757	350	1,107
Limerick,	2,283	2,495	43	.	4,821	762	142	904
Londonderry, . .	14,151	46,321	939	5,939	69,350	21,991	10,971	32,962
Newry,	2,066	7,620	.	1	9,687	2,730	7,819	10,549
Portrush,	37	1,604	21	.	1,662	145	7	152
Rosslare,	1,309	1,146	.	.	2,455	4,346	5,787	9,983
Sligo,	61	4,395	298	3	4,757	7,127	10,183	17,310
Warrenpoint, . .	.	.	.	.	.	96	.	96
Waterford, . . .	21,762	36,536	302	711	59,311	41,643	35,449	77,092
Westport,	648	171	567	.	1,386	16,662	7,355	24,017
Wexford,	4,365	2,583	20	4	6,972	13,784	11,325	25,109
Total,	278,064	442,921	6,219	45,068	772,272	452,070	419,883	871,953

TABLE 3.—Number of Animals Exported from Ireland to Great Britain during the

BRITISH PORTS.	CATTLE.					SHEEP.		
	Fat.	Stores.	Other Cattle.	Calves.	Total.	Sheep.	Lamba.	Total.
Ardrossan,	3,984	19,776	167	23	23,950	140	820	960
Ayr,	2,577	21,863	46	769	25,255	530	676	1,206
Barrow,	2,984	16,545	.	18	19,547	298	1,026	1,324
Bristol,	9,251	24,953	20	10,137	44,361	32,968	15,867	48,835
Cardiff, . . . . .	.	5	.	.	5	.	.	.
Falmouth, . . . .	.	.	.	.	.	.	.	.
Fleetwood,	5,573	15,604	.	44	21,221	3,381	4,945	8,326
Glasgow,	27,513	95,376	4,144	9,607	136,640	8,853	11,634	20,487
Greenock,	409	297	6	.	712	69	.	69
Holyhead,	42,166	59,822	39	335	102,362	86,874	50,956	139,830
Liverpool,	134,752	104,734	1,636	8,079	249,201	252,896	270,240	523,136
London, . . . . .	.	4	.	.	4	.	.	.
Manchester,	19,028	2,937	.	2	21,967	17,995	18,019	36,014
Millford,	9,678	19,525	37	15,124	44,364	34,722	36,010	69,732
Morecambe,	5,752	24,510	.	.	30,262	5,977	3,446	9,423
Newhaven, . . . .	.	46	.	.	46	34	17	51
Newport,	10	104	16	62	182	4,128	6,333	10,461
Plymouth,	2,005	730	101	291	3,117	.	.	.
Portsmouth, . . . .	.	.	.	.	.	.	.	.
Silloth,	8,670	7,312	.	20	16,002	197	218	415
Southampton, . .	1,874	191	.	544	2,609	603	396	999
Stranraer,	1,812	23,233	.	.	25,045	405	260	665
Swansea, . . . . .	.	.	.	.	.	.	.	.
Whitehaven, . . .	26	5,364	7	23	5,420	.	.	.
Total,	278,064	442,921	6,219	45,068	772,272	452,070	419,883	871,953

ANIMALS EXPORTED.

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the Year ended 31st December, 1899, showing the Ports of Embarkation in Ireland.

SWINE.			Goats.	HORSES.				Mules or Jennets.	Asses.	Total Animals.	Irish Ports.
Fat.	Stores.	Total.		Stallions.	Mares.	Geldings.	Total.				
4,842	.	4,842	6	.	4	5	9	.	.	14,349	Ballina.
44,818	20,996	65,814	281	23	4,132	7,912	12,077	3	62	225,005	Belfast.
225	644	869	1	.	3	6	9	.	.	4,257	Coleraine.
56,017	167	56,184	23	4	1,037	1,765	2,796	5	674	234,595	Cork.
19,958	172	20,130	30	.	118	149	267	.	66	163,698	Drogheda.
327,091	889	327,980	151	67	7,757	5,990	13,814	50	211	1,053,102	Dublin.
32,407	2,636	35,043	2,307	1	1,559	1,347	2,907	24	1,115	89,033	Dundalk.
16	.	16	26	.	.	.	.	.	2	507	Dundrum.
6,883	3,177	10,060	321	.	2,365	1,984	4,349	.	2	44,997	Greenore.
234	5,798	6,032	4	10	137	317	464	.	14	35,146	Larne.
48	87	135	.	.	5	3	8	.	1	5,869	Limerick.
12,315	3,000	15,315	3	.	223	416	639	.	32	118,301	Londonderry.
4,226	7	4,233	298	.	57	88	145	.	127	25,039	Newry.
1,153	56	1,209	1	.	7	3	10	.	1	3,035	Portrush.
4,535	.	4,535	.	.	2	.	2	.	.	16,975	Rosslare.
46,043	.	46,043	.	.	28	35	63	.	286	68,459	Sligo.
.	.	.	.	.	.	.	.	.	.	96	Warrenpoint.
55,415	74	55,489	4	7	2,029	2,437	4,473	92	249	196,710	Waterford.
8,418	.	8,418	1	.	11	16	27	.	.	33,849	Westport.
26,207	.	26,207	.	.	7	21	28	.	.	58,316	Wexford.
660,850	37,703	698,553	3,457	122	19,471	22,494	42,087	174	2,842	2,381,338	Total.

Year ended 31st December, 1899, showing the Ports of Debarkation in Great Britain.

SWINE.			Goats.	HORSES.				Mules or Jennets.	Asses.	Total Animals.	BRITISH PORTS.
Fat.	Stores.	Total.		Stallions.	Mares.	Geldings.	Total.				
3,099	11,256	14,355	541	5	768	1,696	2,469	1	131	42,407	Ardrossan.
551	13,679	14,230	194	.	81	252	333	.	7	41,225	Ayr.
32,532	48	32,580	.	1	381	918	1,300	.	2	54,753	Barrow.
54,819	54	54,873	1	4	738	1,154	1,896	4	208	150,198	Bristol.
10	.	10	.	.	.	.	.	.	.	15	Cardiff.
.	.	.	.	.	7	6	13	.	.	13	Falmouth.
4,868	138	5,006	4	15	1,277	2,014	3,306	.	9	37,872	Fleetwood.
45,728	2,850	48,578	5	4	1,184	1,980	3,168	2	304	209,184	Glasgow.
1	643	644	2	1	12	55	68	1	.	1,496	Greenock.
191,467	3,577	195,064	424	58	7,609	5,930	13,597	24	6	451,307	Holyhead.
220,324	3,500	223,724	2,225	14	4,390	4,501	8,905	71	1,701	1,008,963	Liverpool.
.	.	.	.	.	.	4	4	.	1	9	London.
8,729	11	8,740	3	.	184	141	325	1	3	67,053	Manchester.
30,675	98	30,773	17	6	2,214	2,761	4,981	70	422	150,359	Milford.
53,992	254	54,246	1	.	54	49	103	.	10	94,045	Morecambe.
.	.	.	3	.	4	2	6	.	.	106	Newhaven.
46	.	46	.	.	2	6	8	.	12	10,709	Newport.
.	.	.	.	.	42	109	151	.	1	3,269	Plymouth.
.	.	.	.	.	3	4	7	.	1	8	Portsmouth.
1,239	.	1,239	1	2	48	48	98	.	1	17,756	Silloth.
2,332	.	2,332	4	.	66	87	153	.	4	6,101	Southampton.
6	1,596	1,601	4	10	185	315	460	.	14	27,789	Stranraer.
.	.	.	.	.	1	1	2	.	.	2	Swansea.
512	.	512	28	2	271	461	734	.	5	6,699	Whitehaven.
660,850	37,703	698,553	3,457	122	19,471	22,494	42,087	174	2,842	2,381,338	Total.

TABLE 4.—Return of the Number of Animals exported from Ireland to Great Britain and the Isle of Man during the Year ended 31st December, 1899, showing the Ports of Debarkation in Great Britain and the Isle of Man, and the Ports in Ireland at which the Animals were shipped.

ARDROSSAN.

IRISH PORTS.	Cattle.	Sheep.	Swine.	Goats.	Horses.	Mules or Jennets.	Asses.	Total Animals.
Belfast.	21,730	797	11,395	76	2,053	1	1	36,053
Dundalk,	1,278	163	1,937	170	323	—	51	3,922
Newry,	942	—	1,023	295	93	—	79	2,432
Total,	23,950	960	14,355	541	2,469	1	131	42,407

A Y R.

Belfast,	22,141	735	9,799	194	323	—	7	33,199
Dublin,	634	29	—	—	6	—	—	669
Larne,	2,480	442	4,431	—	4	—	—	7,357
Total,	25,255	1,206	14,230	194	333	—	7	41,225

BARROW.

Belfast,	19,547	1,324	32,580	—	1,300	—	2	54,753
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BRISTOL.

Belfast	—	—	—	—	19	—	—	19
Cork,	15,910	16,944	13,615	1	1,126	2	150	47,748
Dublin,	549	112	447	—	224	1	—	1,333
Rosslare,	1,355	2,169	3,372	—	1	—	—	6,897
Waterford,	21,572	19,809	16,311	—	505	1	58	58,256
Wexford,	4,975	9,821	21,128	—	21	—	—	35,945
Total,	44,361	48,855	54,873	1	1,896	4	208	150,198

CARDIFF.

Cork,	8	—	10	—	—	—	—	18
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DOUGLAS.

Belfast,	265	173	—	—	76	—	—	514
Dublin,	131	583	—	—	1	—	—	715
Total,	396	756	—	—	77	—	—	1,229

TABLE 4 (*continued*).—Return of the Number of Animals exported from Ireland to Great Britain and the Isle of Man during the Year ended 31st December, 1899, showing the Ports of Debarkation in Great Britain, and the Isle of Man, and the Ports in Ireland at which the Animals were shipped.

FALMOUTH.

IRISH PORTS.	Cattle.	Sheep.	Swine.	Goats.	Horses.	Mules or Jennets.	Asses.	Total Animals.
Dublin,	—	—	—	—	13	—	—	13

FLEETWOOD.

Belfast,	18,921	4,841	3,808	4	3,297	—	6	30,877
Londonderry,	2,300	3,485	1,198	—	9	—	3	6,995
Total,	21,221	8,326	5,006	4	3,306	—	9	37,872

GLASGOW.

Belfast,	360	170	130	—	5	—	—	665
Belfast,	18,369	2,571	29	3	1,386	1	7	22,366
Coleraine,	1,020	2,281	225	—	8	—	—	3,534
Cork,	6,794	839	611	—	104	—	2	8,350
Drogheda,	2,795	—	149	—	43	—	—	2,987
Dublin,	50,180	4,996	18,589	—	1,033	1	2	74,801
Limerick,	4,821	904	135	—	8	—	1	5,869
Londonderry,	42,107	5,943	7,145	2	526	—	7	55,730
Portrush,	1,662	141	1,209	—	9	—	1	3,023
Sligo,	4,631	1,680	19,120	—	29	—	284	25,744
Waterford,	3,257	223	1,192	—	15	—	—	4,687
Westport,	654	739	44	—	2	—	—	1,439
Total,	136,640	20,487	48,578	5	3,168	2	304	209,184

GREENOCK.

Belfast,	220	—	—	—	66	1	—	287
Coleraine,	19	58	644	1	1	—	—	723
Dublin,	457	—	—	—	—	—	—	457
Portrush,	—	11	—	1	1	—	—	13
Waterford,	16	—	—	—	—	—	—	16
Total,	712	69	644	2	68	1	—	1,496

HOLYHEAD.

Dublin,	82,675	129,251	155,005	103	9,248	24	4	406,310
Greenore,	19,687	10,579	10,059	321	4,349	—	2	44,997
Total,	102,362	139,830	195,064	424	13,597	24	6	451,307

TABLE 4 (*continued*).—Return of the Number of Animals exported from Ireland to Great Britain and the Isle of Man during the Year ended 31st December, 1899, showing the Ports of Debarkation in Great Britain and the Isle of Man, and the Ports in Ireland at which the Animals were shipped.

LIVERPOOL.

IRISH PORTS.	Cattle.	Sheep.	Swine.	Goats.	Horses.	Mules or Jennets.	Asses.	Total Animals.
Ballina,	536	8,426	4,712	6	4	—	—	13,684
Belfast,	10,298	19,903	7,707	2	2,817	—	36	40,733
Cork,	14,767	25,359	22,448	1	174	3	173	62,925
Drogheda,	49,834	80,576	19,981	30	224	—	66	150,711
Dublin,	115,104	232,108	63,805	44	2,787	23	200	413,571
Dundalk,	18,171	28,025	33,106	2,137	2,584	24	1,064	85,111
Londonderry,	11,300	17,895	3,381	—	52	—	12	32,640
Newry,	8,745	10,549	3,210	3	52	—	48	22,607
Rosslare,	1,100	7,814	1,168	—	1	—	—	10,078
Sligo,	126	15,630	26,923	—	34	—	2	42,715
Warrenpoint,	—	96	—	—	—	—	—	96
Waterford,	16,496	38,189	24,335	1	144	21	100	79,286
Westport,	732	23,278	8,374	1	25	—	—	32,410
Wexford,	1,997	15,288	5,079	—	7	—	—	22,371
Total,	249,201	523,136	223,724	2,225	8,905	71	2,701	1,008,963

LONDON.

Belfast,	—	—	—	—	3	—	—	3
Cork,	4	—	—	—	—	—	1	5
Dublin,	—	—	—	—	1	—	—	1
Total,	4	—	—	—	4	—	1	9

MANCHESTER

Dublin,	21,967	36,014	8,740	3	325	1	3	67,053
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MILFORD.

Cork,	26,555	51,362	17,405	17	1,202	—	332	96,873
Waterford,	17,809	18,370	13,368	—	3,779	70	90	53,486
Total,	44,364	69,732	30,773	17	4,981	70	422	150,359

MORECAMBE.

Dublin,	16,619	3,784	50,655	—	51	—	—	71,109
Londonderry,	13,643	5,639	3,591	1	52	—	10	22,936
Total,	30,262	9,423	54,246	1	103	—	10	94,045

TABLE 4 (continued).—Return of the Number of Animals exported from Ireland to Great Britain and the Isle of Man during the Year ended 31st December, 1899, showing the Ports of Debarkation in Great Britain and the Isle of Man, and the Ports in Ireland at which the Animals were shipped.

NEW HAVEN.

IRISH PORTS.	Cattle.	Sheep.	Swine.	Goats.	Horses.	Mules or Jennets.	Asses.	Total Animals.
Waterford, 	46	51	—	3	6	—	—	106

NEWPORT.

Cork,	182	10,461	46	—	8	—	12	10,709
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PEEL.

Belfast,	326	3,169	7	1	58	—	—	3,561
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PLYMOUTH.

Belfast,	1	—	—	—	56	—	—	57
Cork,	3,065	—	—	—	78	—	1	3,144
Dublin,	—	—	—	—	8	—	—	8
Waterford,	51	—	—	—	9	—	—	60
Total,	3,117	—	—	—	151	—	1	3,269

PORTSMOUTH

Dublin,	—	—	—	—	7	—	1	8
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SILLOTH.

Dublin,	16,002	415	1,239	—	98	—	1	17 756
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TABLE 4 (*continued*).—Return of the Number of Animals exported from Ireland to Great Britain and the Isle of Man during the Year ended 31st December, 1899, showing the Ports of Debarkation in Great Britain and the Isle of Man, and the Ports in Ireland at which the Animals were shipped.

SOUTHAMPTON.

IRISH PORTS.	Cattle.	Sheep.	Swine.	Goats.	Horses.	Mules or Jennets.	Asses.	Total Animals.
Belfast,	353	75	—	—	21	—	—	449
Cork,	2,192	474	2,049	4	104	—	3	4,826
Dublin,	—	—	—	—	13	—	—	13
Waterford,	64	450	283	—	15	—	1	813
Total,	2,609	999	2,332	4	153	—	4	6,101

STRANRAER.

Larne,	25,045	665	1,601	4	460	—	14	27,789
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SWANSEA.

Belfast,	—	—	—	—	2	—	—	2
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WHITEHAVEN.

Belfast,	4,957	—	496	2	734	—	3	6,192
Dundrum,	483	—	16	26	—	—	2	507
Total,	5,420	—	512	28	734	—	5	6,699

TABLE 5.—Return of the Number of Animals exported from Ireland to Great Britain and the Isle of Man during each month of the Year ended 31st December, 1899.

NAME OF MONTH.	Cattle.	Sheep.	Swine.	Goats.	Horses.	Mules or Jennets.	Asses.	Total Animals.
January,	53,245	18,877	80,959	4	2,478	1	28	145,592
February,	47,858	12,202	67,861	3	2,652	—	7	130,583
March,	61,166	14,271	63,075	257	2,719	1	143	141,632
April,	56,980	18,701	60,077	839	3,596	3	356	140,552
May,	49,618	77,173	41,035	813	4,834	21	461	173,935
June,	47,916	150,154	26,720	582	4,328	5	556	220,261
July,	47,946	187,580	21,073	597	4,105	4	454	261,709
August,	44,706	143,197	22,202	221	4,198	4	394	214,922
September,	69,027	112,779	47,723	31	3,468	2	242	233,262
October,	115,409	59,532	67,809	17	3,746	1	102	246,516
November,	122,862	52,450	83,944	4	3,156	131	90	262,443
December,	56,261	29,012	106,082	90	2,982	1	3	194,401
Total	772,994	875,878	688,560	3,458	42,222	174	2,542	2,386,128

TABLE 6.—Number of Animals Exported from Ireland to the Isle of Man during each of the Years from 1878 to 1899, inclusive.

YEAR.	CATTLE.					SHEEP.			SWINE.			Total Cattle, Sheep, and Swine.	HORSES.				Total Animals.	YEAR.		
	Oxen, Bulls, and Cows.			Calves.	Total.	Sheep.	Lambs.	Total.	Fat Swine.	Store Swine.	Total.		Goats.	Horses.						
	Fat Cattle.	Store Cattle for Fattening or Breeding purposes.	Other Cattle.											Total.	Stallions.	Mares.			Geldings.	Total.
1878.	.	253	.	26	279	184	.	184	1	11	12	475	.	.	1	3	4	1	480	1878.
1879.	.	154	.	86	240	400	30	430	.	.	.	670	3	.	3	2	5	.	678	1879.
1880.	.	659	7	17	683	522	50	572	.	.	.	1,265	1	.	6	8	14	.	1,270	1880.
1881.	.	559	.	.	559	1,554	283	1,837	1	.	1	2,377	68	.	50	36	80	.	2,639	1881.
1882.	.	566	.	27	593	762	.	762	.	.	.	1,355	11	.	14	38	52	.	1,418	1882.
1883.	.	416	.	57	473	178	.	178	.	.	.	651	13	.	38	55	93	.	757	1883.
1884.	.	332	.	335	667	.	.	.	.	.	.	667	2	.	32	69	101	1	772	1884.
1885.	.	432	10	26	476	37	2	39	.	30	30	545	13	.	73	59	132	.	690	1885.
1886.	.	763	.	5	869	182	66	248	1	6	7	1,124	36	1	63	100	164	.	1,325	1886.
1887.	.	436	.	16	481	179	91	270	.	6	6	757	17	.	45	48	93	.	870	1887.
1888.	.	799	.	4	826	179	331	510	.	26	26	1,362	5	.	48	62	110	.	1,477	1888.
1889.	.	646	.	9	665	612	72	684	.	.	.	1,349	77	1	47	39	87	.	1,614	1889.
1890.	.	458	.	4	464	1,841	640	2,481	.	.	.	2,945	17	.	35	43	78	.	3,046	1890.
1891.	.	533	.	17	610	458	909	1,367	.	2	2	1,979	72	.	68	97	165	.	2,229	1891.
1892.	.	24	.	22	46	388	1,875	2,263	.	.	.	2,309	.	.	104	96	200	.	2,615	1892.
1893.	.	636	.	42	718	233	1,994	2,227	2	.	2	2,947	18	1	21	46	78	.	3,047	1893.
1894.	.	780	.	14	888	142	1,738	1,880	.	15	15	2,783	21	.	46	50	96	.	2,901	1894.
1895.	.	415	.	8	591	235	3,290	3,525	.	.	.	4,116	56	.	46	77	123	1	4,299	1895.
1896.	.	510	.	1	716	469	3,465	3,934	.	.	.	4,650	67	10	66	71	147	.	4,869	1896.
1897.	.	690	.	30	857	900	4,849	5,749	10	14	24	6,630	48	.	35	45	80	.	6,759	1897.
1898.	.	704	.	24	802	10	3,170	3,380	.	10	10	4,192	20	.	33	48	81	.	4,295	1898.
1899.	.	535	.	31	722	144	3,781	3,925	.	7	7	4,654	1	.	67	68	135	.	4,790	1899.

ANIMALS EXPORTED AND IMPORTED.

TABLE 7.—Number of Animals Exported from Ireland to the Isle of Man during

PORTS OF EMBARKATION.	CATTLE.					SHEEP.		
	Fat.	Stores.	Other Cattle.	Calves.	Total.	Sheep.	Lambs.	Total.
Belfast.	85	525	.	31	591	74	3,268	3,342
Dublin.	191	10	.	.	131	70	513	583
Total.	156	535	.	31	722	144	3,781	3,925

TABLE 8.—Number of Animals Exported from Ireland to the Isle of Man during

PORTS OF DEEMBARKATION.								
Douglas.	141	239	.	16	396	106	450	756
Peel.	15	296	.	15	326	38	3,181	3,169
Total.	156	535	.	31	722	144	3,781	3,925

TABLE 9.—Number of Animals Exported from Ireland to

PORT OF EMBARKATION.								
Waterford.	120	:	.	.	120	.	.	.

TABLE 10.—Number of Horses Exported from Ireland, through Great Britain, to showing the Ports in Ireland from

	Number of Horses.			
	Stallions.	Mares.	Geldings.	Total.
Belfast.	4	557	451	1,012
Cork. . . . .	.	1	1	2
Dublin.	4	1,042	670	1,716
Dundalk. . . . .	.	363	184	547

VII.—STATISTICAL TABLES RELATING TO

TABLE 11.—Number of Animals Imported into Ireland

YEAR.	CATTLE.						SHEEP.		
	Oxen, Bulls, and Cows.				Calves.	Total.	Sheep.	Lambs.	Total.
	Fat Cattle.	Store Cattle for Fattening or Breeding purposes.	Other Cattle.	Total.					
1878.	441	407	7	855	826	1,681	11,406	7,449	18,855
1879.	802	579	73	1,454	971	2,425	14,854	1,764	16,618
1880.	1,291	562	1	1,854	485	2,339	17,017	4,433	21,450
1881.	280	309	1	590	34	624	23,977	6,755	30,732
1882.	1	302	.	303	40	343	23,962	3,892	27,854
1883.	7	25	.	32	3	35	1,966	2,846	4,812
1884.	176	254	.	430	18	448	22,803	4,697	27,500
1885.	1,293	552	1	1,846	114	1,960	25,913	1,716	27,629
1886.	478	625	.	1,103	129	1,232	16,958	4,698	21,656
1887.	152	438	.	590	39	629	15,077	18,961	34,038
1888.	17	180	.	197	24	221	21,071	19,051	40,122
1889.	11	405	.	416	52	468	18,994	20,797	39,791
1890. . . . .	.	452	.	452	758	1,210	14,925	19,363	34,287
1891.	1	268	4	273	83	356	9,316	6,169	15,485
1892. . . . .	.	106	.	106	6	112	3,627	3,384	7,011
1893. . . . .	.	326	2	328	31	359	7,296	3,112	10,408
1894.	4	208	.	212	22	234	9,093	8,599	17,697
1895. . . . .	.	329	1	330	32	362	10,995	6, 31	17,426
1896. . . . .	.	359	.	359	32	391	13,888	11,662	25,550
1897. . . . .	.	469	.	469	39	498	18,641	4,553	23,194
1898.	384	.	384	37	421	20,650	3,960	24,610
1899.	548	.	548	103	651	26,858	12,527	39,385

ANIMALS EXPORTED AND IMPORTED.

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the Year ended 31st December, 1899, showing the Ports of Embarkation in Ireland.

SWINE.			Goats.	HORSES.				Mules or Jennets.	Asses.	Total Animals.	PORTS OF EMBARKATION.
Fat.	Stores.	Total.		Stal- lions.	Mares.	Geldings.	Total.				
.	7	7	1	.	67	67	134	.	.	4,075	Belfast.
.	.	.	.	.	.	1	1	.	.	715	Dublin.
.	7	7	1	.	67	68	135	.	.	4,790	Total.

the Year ended 31st December, 1899, showing the Ports of Debarkation in the Isle of Man.

											PORTS OF DEBARKATION.
.	.	.	.	.	37	40	77	.	.	1,239	Douglas.
.	7	7	1	.	30	28	58	.	.	3,561	Peel.
.	7	7	1	.	67	68	135	.	.	4,790	Total.

the Channel Islands during the Year ended 31st December, 1899.

											PORT OF EMBARKATION.
.	.	.	.	.	.	.	.	.	.	120	Waterford.

the Colonies and Foreign Countries during the Year ended 31st December, 1899,
which such Horses were sent.

				Number of Horses.			
				Stallions.	Mares.	Geldings.	Total.
Greenore,	.	.	.	.	950	719	1,669
Larne,	.	.	.	.	42	20	62
Waterford,	.	.	.	.	284	242	526
Total,	.	.	.	8	3,229	2,267	5,494

ANIMALS IMPORTED INTO IRELAND.

during each of the Years from 1878 to 1899, inclusive.

SWINE.			Total Cattle, Sheep, and Swine.	Goats.	HORSES.				Mules or Jennets.	Asses.	Total Animals.	YEAR.
Fat Swine.	Store Swine.	Total.			Stallions.	Mares.	Geldings.	Total.				
248	66	314	20,850	5	23	826	1,742	2,591	7	8	23,461	1878.
105	42	147	19,190	11	18	537	1,372	1,927	10	7	21,145	1879.
12	230	242	24,031	31	13	742	1,526	2,281	17	8	26,368	1880.
1	373	374	31,730	4	17	797	1,620	2,424	2	5	34,175	1881.
2	37	39	28,236	30	23	761	1,882	2,666	12	7	30,951	1882.
.	8	8	4,555	5	21	588	1,358	1,967	6	7	6,840	1883.
2	28	30	27,978	29	17	652	1,466	2,135	7	8	30,157	1884.
29	79	108	29,697	34	37	946	1,510	2,493	7	11	32,242	1885.
3	131	134	23,220	24	27	1,014	1,431	2,472	15	3	25,734	1886.
10	149	159	34,826	32	56	1,369	1,846	3,271	40	9	38,178	1887.
2	151	153	40,496	32	42	982	1,456	2,480	15	6	43,029	1888.
7	154	161	40,420	9	48	1,186	1,762	2,996	9	9	43,443	1889.
2	137	139	35,636	9	54	1,150	2,009	3,213	20	26	38,904	1890.
15	143	158	15,999	41	102	1,526	2,509	4,137	5	35	20,219	1891.
1	29	30	7,153	11	88	1,472	2,175	3,755	7	16	10,922	1892.
10	149	159	10,926	47	131	1,570	2,170	3,871	.	3	14,847	1893.
.	6	6	17,927	35	131	1,524	2,309	3,964	1	9	21,946	1894.
.	.	.	17,788	50	83	1,778	2,692	4,553	5	19	22,415	1895.
.	28	28	25,969	15	156	2,251	3,146	5,553	4	22	31,563	1896.
.	57	57	23,749	13	92	2,171	3,023	5,286	5	68	29,121	1897.
.	126	126	26,157	36	97	2,329	3,370	5,796	2	7	30,998	1898.
.	9	9	40,045	89	133	2,821	3,641	6,596	2	18	46,750	1899.

TABLE 12.—Return of the Number of Animals Imported into Ireland from Great Britain

BRITISH PORTS.	CATTLE.					SHEEP.		
	Fat.	Stores.	Other Cattle.	Calves.	Total.	Sheep.	Lambs.	Total.
Ardrossan,	38	.	17	55	6,372	844	7,216
Ayr,	3	.	1	4	5,099	1,371	7,070
Barrow,	7	.	.	7	.	3	3
Bristol,	23	.	8	31	83	1	83
Cardiff,
Falmouth,	1	.	.	1	.	.	.
Fleetwood,	7	.	1	8	2	90	92
Glasgow,	279	.	14	293	9,303	9,070	18,373
Greenock,	2	.	.	2	239	145	374
Holyhead,	66	.	13	79	365	4	369
Liverpool,	51	.	8	59	1,594	319	1,913
London,	1	.	1
Manchester,
Milford,	5	.	.	5	36	20	56
Morecambe,	2	.	.	2	15	.	15
Plymouth,
Portsmouth,
Silloth,	2	.	8	10	1,982	667	2,649
Southampton,	9	.	22	31	.	.	31
Stranraer,	53	.	16	69	1,249	.	1,318
Swansea,
Whitehaven,
Total,	548	.	103	651	26,858	12,527	39,385

TABLE 13.—Return of the Number of Animals Imported into Ireland from Great Britain during

PORTS OF DEBARKATION.								
Ballina, . . . . .	.	.	.	.	.	.	.	.
Belfast, . . . . .	.	136	.	42	178	12,104	1,403	13,507
Coleraine, . . . . .	.	.	.	.	.	563	129	692
Cork, . . . . .	.	25	.	8	33	327	.	327
Drogheda, . . . . .	.	20	.	.	20	2,525	254	2,779
Dublin, . . . . .	.	188	.	82	270	7,453	4,104	11,557
Dundalk, . . . . .	.	1	.	1	2	1	.	1
Dundrum, . . . . .	.	.	.	.	.	.	.	.
Greenore, . . . . .	.	1	.	.	1	8	.	8
Kingstown, . . . . .	.	.	.	.	.	.	.	.
Larne, . . . . .	.	53	.	17	70	1,363	965	2,328
Limerick, . . . . .	.	1	.	.	1	154	894	1,048
Londonderry, . . . . .	.	69	.	1	70	1,700	4,042	5,742
Newry, . . . . .	.	1	.	2	3	134	197	331
Portrush, . . . . .	.	1	.	.	1	49	470	519
Rosslare, . . . . .	.	.	.	.	.	.	.	.
Sligo, . . . . .	.	49	.	.	49	4	349	353
Warrenpoint, . . . . .	.	.	.	.	.	.	.	.
Waterford, . . . . .	.	14	.	.	14	427	20	447
Westport, . . . . .	.	3	.	.	3	49	.	49
Wexford, . . . . .	.	.	.	.	.	1	.	1
Total, . . . . .	.	548	.	103	651	26,858	12,527	39,385

during the Year ended 31st December, 1899, showing the Ports of Embarkation in Great Britain.

SWINE.			Goats.	HORSES.				Mules or Jennets.	Asses.	Total Animals.	BRITISH PORTS.
Fat.	Stores.	Total.		Stallions.	Mares.	Geldings.	Total.				
.	.	.	.	4	90	166	260	.	.	7,531	Ardrossan.
.	.	.	.	.	19	37	56	.	.	7,130	Ayr.
.	.	.	.	1	12	21	34	.	1	45	Barrow.
.	1	1	.	4	54	80	138	.	.	263	Bristol.
.	.	.	.	.	9	11	20	.	.	20	Cardiff.
.	.	.	.	.	3	2	5	.	.	6	Falmouth.
.	.	.	21	17	92	198	307	.	.	428	Fleetwood.
.	.	.	31	8	173	308	489	.	2	19,187	Glasgow.
.	.	.	.	.	1	4	5	.	.	381	Greenock.
.	2	2	14	13	1,216	830	2,059	1	2	2,526	Holyhead.
.	2	2	12	24	518	1,350	1,922	1	.	3,833	Liverpool.
.	.	.	.	.	2	.	2	.	.	3	London.
.	.	.	.	.	14	12	26	.	12	38	Manchester.
.	3	3	6	12	218	274	504	.	.	574	Milford.
.	.	.	.	.	9	6	15	.	.	32	Morecambe.
.	.	.	.	.	3	6	9	.	.	9	Plymouth.
.	.	.	.	1	4	2	7	.	.	7	Portsmouth.
.	.	.	.	24	282	214	530	.	.	2,184	Silloth.
.	.	.	.	.	3	4	7	.	.	38	Southampton.
.	1	1	5	14	98	84	196	.	1	1,521	Stranraer.
.	.	.	.	1	.	1	2	.	.	2	Swansea.
.	.	.	.	.	1	1	2	.	.	3	Whitehaven.
..	9.	9	89	133	2,821	3,641	6,595	2	18	46,749	Total.

the Year ended 31st December, 1899, showing the Ports of Debarkation in Ireland.

										PORTS OF DEBARKATION.	
.	.	.	.	.	.	.	.	.	.	.	Ballina.
.	.	.	21	41	505	1,616	2,162	1	1	15,870	Belfast.
.	.	.	.	.	.	.	.	.	.	692	Coleraine.
.	.	.	.	9	74	234	317	.	1	678	Cork.
.	.	.	.	.	7	15	22	.	.	2,821	Drogheda.
.	2	2	25	55	1,512	1,144	2,711	.	13	14,527	Dublin.
.	.	.	.	1	30	49	79	.	.	73	Dundalk.
..	.	.	.	.	.	.	.	.	.	.	Dundrum.
.	1	1	1	3	305	129	437	1	1	447	Greenore.
.	.	.	.	.	.	.	.	.	.	.	Kingstown.
.	1	1	5	14	101	87	202	.	1	2,607	Larne.
.	.	.	.	.	2	1	3	.	.	752	Limerick.
.	1	1	31	.	22	81	103	.	1	5,341	Londonderry.
.	.	.	.	1	27	50	78	.	.	412	Newry.
.	.	.	.	.	4	6	10	.	.	530	Portrush.
.	.	.	.	.	5	.	5	.	.	5	Rosslare.
.	.	.	.	.	5	2	7	.	.	402	Sligo.
.	.	.	.	.	.	.	.	.	.	.	Warrenpoint.
.	4	4	6	9	220	224	453	.	.	924	Waterford.
.	.	.	.	.	.	.	.	.	.	52	Westport.
.	.	.	.	.	12	3	15	.	.	16	Wexford.
.	9	9	89	133	2,821	3,641	6,595	2	18	46,749	Total.

TABLE 14.—Return of the Number of Animals Imported into Ireland from Great Britain

NAME OF MONTH.	Cattle.	Sheep.	Swine.	Goats.
January,	44	378	.	6
February,	85	1,098	.	23
March,	56	1,712	5	14
April,	86	1,281	1	8
May,	33	710	.	16
June,	36	691	1	1
July,	25	461	.	2
August,	12	3,929	1	2
September,	31	12,136	.	2
October,	108	14,896	.	3
November,	75	633	1	.
December,	60	1,460	.	2
Total,	651	39,365	9	89

TABLE 15.—Return of the Number of Animals Imported into Ireland from the

YEAR.	CATTLE.						SHEEP.		
	Oxen, Bulls, and Cows.				Calves.	Total.	Sheep.	Lamba.	Total.
	Fat Cattle.	Store Cattle for Fattening or Breeding purposes.	Other Cattle.	Total.					
1879,
1880,
1881,	1	.	1	.	1	.	.	.
1882,	42	.	42
1883,
1884,	28	1	29
1885,	96	.	96
1886,
1887,
1888,	7	.	7
1889,
1890,
1891,	4	.	4
1892,
1893,
1894,
1895,	11	.	11
1896,	17	.	17
1897,
1898,
1899,

TABLE 16.—Number of Animals Imported into Ireland from the Isle of Man

PORTS OF DEPARTURE.	CATTLE.					SHEEP.		
	Fat.	Stores.	Other Cattle.	Calves.	Total.	Sheep.	Lamba.	Total.
Belfast,

ANIMALS IMPORTED.

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and the Isle of Man during each month of the Year ended 31st December, 1899.

Horses.	Mules or Jennets.	Asses.	Total Animals.	NAME OF MONTH.
372	.	1	373	January.
397	1	1	1,614	February.
322	.	.	2,309	March.
633	1	.	2,010	April.
370	.	1	1,139	May.
429	.	1	1,189	June.
784	.	2	1,374	July.
691	.	12	4,847	August.
644	.	.	12,813	September.
523	.	.	15,540	October.
558	.	.	1,367	November.
463	.	1	1,987	December.
6,596	2	18	46,750	Total.

Isle of Man during each of the Years from 1879 to 1899, inclusive.

SWINE.			Total Cattle, Sheep, and Swine.	Goats.	HORSES.				Mules or Jennets.	Asses.	Total Animals.	YEAR.
Fat Swine.	Store Swine.	Total.			Stallions.	Mares.	Geldings.	Total.				
.	2	4	6	.	.	6	1879.
.	2	2	.	.	2	1880.
.	2	1	4	.	.	5	1881.
.	1	1	.	.	43	1882.
.	1883.
.	1884.
.	1	4	5	.	.	24	1885.
.	4	2	6	.	.	103	1886.
.	2	4	6	.	.	6	1887.
.	1	1	2	.	.	9	1888.
.	4	7	11	.	.	16	1889.
.	5	1	6	.	.	6	1890.
.	1	4	3	8	.	.	8	1891.
.	2	8	10	.	.	14	1892.
.	4	22	26	.	.	26	1893.
.	1	1	2	.	.	2	1894.
.	1	3	4	8	.	.	8	1895.
.	1	8	2	6	.	.	17	1896.
.	3	4	7	.	.	24	1897.
.	2	3	5	.	.	5	1898.
.	8	3	.	.	8	1899.
.	1	1	.	.	1	1899.

during the Year ended 31st December, 1899, showing the Ports of Debarkation.

SWINE.			Goats.	HORSES.				Mules or Jennets.	Asses.	Total Animals.	PORTS OF DEBARKATION.
Fat.	Stores.	Total.		Stallions.	Mares.	Geldings.	Total.				
.	1	.	.	.	1	Belfast.

TABLE 17.—Number of Horses imported into Ireland through Great Britain from the Colonies and Foreign Countries during the Year ended 31st December, 1899, showing the Ports of Debarkation in Ireland.

IRISH PORTS.	Number of Horses.			
	Stallions.	Mares.	Geldings.	Total.
Belfast,	13	875	348	1,236
Cork,	-	-	1	1
Dublin,	2	145	107	254
Total,	15	820	356	1,511

TABLE 18.—Number of Horses imported direct into Ireland from the Colonies and Foreign Countries during the Year ended 31st December, 1899, showing the Ports of Debarkation.

IRISH PORTS.	Number of Horses.			
	Stallions.	Mares.	Geldings.	Total.
Belfast,	-	-	31	31
Dublin,	-	136	113	249
Total,	-	136	144	270

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RETURN

IN PURSUANCE OF

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OF THE

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FOR THE

YEAR ENDED THE 31st DECEMBER, 1899.

AS REGARDS IRELAND.

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1900.

LIFE ASSURANCE COMPANIES.

STATEMENT OF ACCOUNTS

AND OF

LIFE ASSURANCE AND ANNUITY BUSINESS.

AND

ABSTRACTS OF ACTUARIAL REPORTS,

DEPOSITED WITH THE BOARD OF TRADE,

UNDER

"THE LIFE ASSURANCE COMPANIES ACT, 1870,"

During the Year ended 31st December 1899;

(PRESENTED PURSUANT TO ACT OF PARLIAMENT.)

*Ordered, by The House of Commons, to be Printed,
15 March 1900.*

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1900.

LIFE ASSURANCE COMPANIES.

STATEMENTS of ACCOUNTS and of LIFE ASSURANCE and ANNUITY BUSINESS, and
ABSTRACTS of ACTUARIAL REPORTS deposited with the Board of Trade, under "The
Life Assurance Companies Act, 1870," during the Year 1899.

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LIFE ASSURANCE COMPANIES.

STATEMENTS of ACCOUNT and of LIFE ASSURANCE and ANNUITY BUSINESS, and ABSTRACTS of ACTUARIAL REPORTS deposited with the Board of Trade in pursuance of "The Life Assurance Companies Act, 1870," during the Year 1899.

REFUGE ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the Refuge Assurance Company, Limited (Ordinary Branch), for the year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.	
Amount of Life Assurance Fund at the beginning of the year - - -	618,100	18	3½	Claims after Deduction of Reassurances -	70,261	-	3	
				Surrenders - - - - -	3,683	8	11	
Premiums (after deduction of Reassurance Premiums) - - - - -	257,884	17	9½	Commission - - - - -	19,630	7	3	
				Management Expenses - - - -	5,999	17	2	
Rents and Interest - - - - -	22,903	9	1	Shareholders' Proportion of Surplus in respect of Valuation as at 31st December 1897 - - - - -	3,695	-	-	
Assignment Fees and Fines - - -	98	18	11	Amount of Life Assurance Fund, as per Fourth Schedule - - - - -	795,718	10	6	
	£.	898,988	4	1	£.	898,988	4	1

BALANCE SHEET

Of the Refuge Assurance Company, Limited (Ordinary Branch), on the 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Life Assurance Fund	795,718	10	6	Mortgages on Property within the United Kingdom	94,594	12	1
				Loans on Municipal and other rates	80,000	-	-
				House Property	2,250	-	-
				Colonial Government Securities	28,000	-	-
				Foreign Government Securities	32,000	-	-
				Railway and other Debentures and Debenture Stock	316,034	10	5
				Railway and other Stocks and Shares, Preference and Ordinary	23,137	5	-
				Chief Rents	2,169	7	3
				Superintendents' Balances	5,180	19	4
				Outstanding Premiums	6,736	2	5
				Outstanding Interest	6,010	2	8
				Cash on Deposit	153,749	-	-
				Cash at Bankers	39,426	10	11
				Cash in hand	6,430	-	2
£.	795,718	10	6	£.	795,718	10	6

James Wilcock, Chairman.
Henry Adams, } Directors.
Thomas Shutt, }
James Proctor, } Joint General Managers.
R. Wm. Green, }
Robert Moss, Secretary.

REFUGE ASSURANCE COMPANY (LIMITED)—*continued.*

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the Refuge Assurance Company, Limited (Industrial Branch), for the year ending 31st December 1898.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the year	454,999	1	7½	Claims under Life Policies	403,021	1	9
Premiums	930,998	11	10½	Agents' Commission	190,373	5	4
Rents and Interests	14,571	8	5	Management Expenses:			
Assignment Fees	11	-	-	Salaries — Superintendents, Agents, &c.	135,223	3	11
				New Business — Special Charges for Procuration	81,900	19	3½
				Directors' Fees	1,957	4	-
				Clerks', &c., Salaries	32,704	2	2
				Printing and Stationery	7,090	-	1½
				Policy Stamps	5,421	4	4
				Rents, Rates, and Taxes	15,973	18	-
				Postage, Parcels, &c.	5,721	1	4
				Incidental Expenses, &c.	2,325	8	7½
				Travelling Expenses	8,103	8	10
				Solicitors' Fees	1,791	7	11
				Medical Fees	3,569	16	3
					301,781	14	9½
				Dividend to Shareholders	7,500	-	-
				Shareholders' Proportion of Surplus in respect of Valuation as at 31st December 1897	2,346	13	4
				Amount Transferred to Sick Assurance Account	69	18	10½
				Amount of Life Assurance Funds as per Fourth Schedule	495,487	7	10
£.	1,400,580	1	11	£.	1,400,580	1	11

II.—SICK ASSURANCE ACCOUNT.

[No New Business Transacted for many Years.]

	£.	s.	d.		£.	s.	d.
Premiums	53	5	11½	Claims under Sick Policies	120	17	9
Amount Transferred from Life Assurance Account	69	18	10½	Commission	2	7	1
£.	123	4	10	£.	123	4	10

BALANCE SHEET

Of the Refuge Assurance Company, Limited (Industrial Branch), on 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital, paid up	100,000	-	-	Investments:			
Life Assurance Fund	495,487	7	10	Mortgages on Property within the United Kingdom	54,110	-	-
				Loans on Municipal and other Rates	228,161	7	7
				House Property and Land	135,095	13	6
				Railway and other Debentures and Debenture Stock	40,000	-	-
				Furniture and Fixtures	19,559	19	8
				Loans on Personal Security	328	2	6
				Superintendents' Balances	6,245	8	11
				Outstanding Premiums	65,661	18	3
				Outstanding Interests and Rents	3,145	16	9
				Cash:			
				On Deposit	2,745	-	-
				On Current Account at Bank	35,569	6	3
				In hand	4,864	14	5
£.	595,487	7	10	£.	595,487	7	10

James Wilcock, Chairman.
Henry Adams, } Directors.
Thomas Shutt, }
James Proctor, } Joint General Managers.
R. Wm. Green, }
Robert Moss, Secretary.

We hereby certify the correctness of these accounts, and we are well satisfied with the manner in which the books and accounts are kept. We have also examined the whole of the Securities, which we find in perfect order.

Chas. Hadfield, } Auditors.
Robt. Hopewell, }

VICTORIA MUTUAL ASSURANCE SOCIETY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Victoria Mutual Assurance Society (Limited), for the Year ending 31st December 1898.

I.—LIFE ASSURANCE ACCOUNT.

Amount of Life Assurance Fund at the beginning of the Year	£. s. d.	Claims (no Re-assurances) under Life Policies, including Bonuses, viz.:	£. s. d.
	87,899 1 7		
Life Premiums	11,298 3 3	Death	5,174 8 1
Endowment Premiums	151 19 6	Sums payable in lifetime	1,195 - -
	11,450 2 9		6,369 8 1
Less Re-assurances	227 8 6	Surrenders	409 3 5
	11,222 14 3	Commission	959 6 4
Interest	3,664 10 10	Expenses of Management, viz., Rent, Directors' Fees, Auditors' Fees, Office Salaries, Printing, Stationery, Law Charges, Travelling, Advertising, Postages, Money Orders, Coals, Gas, Housekeeper, Petty Cash, Medical Fees, and Policy Stamps	1,782 12 11
Fines and Fees	6 4 9	Income Tax on Interest	122 4 11
		Bad and Doubtful Debts	21 12 6
		Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule	93,128 3 3
£.	102,792 11 5	£.	102,792 11 5

II.—HEALTH ASSURANCE ACCOUNT.

(Business effected many years prior to the incorporation of the Society. Nearly all the contracts cease upon Members attaining the age of 65. Memorandum of Association does not permit the issue of new Health Assurance contracts.)

Amount of Health Assurance Fund at the beginning of the Year	£. s. d.	Claims	£. s. d.
	2,716 14 2		240 1 2
Premiums	110 8 8	Expenses of Management	42 13 1
Interest	95 - -	Amount of Health Assurance Fund at the end of the Year as per Fourth Schedule	2,639 8 7
£.	2,922 2 10	£.	2,922 2 10

BALANCE SHEET

Of the Victoria Mutual Assurance Society, Limited, on 31st December 1898.

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.
Life Assurance Fund	92,155 3 9	Mortgages on Property in England	3,750 - -
Life Assurance Fund, viz., Investment Contingency Fund, being accumulated Profits realised on Sale of Securities, with Interest earned	972 19 6	Loans on the Society's Policies within their Surrender Values	3,382 18 4
Health Assurance Fund	2,639 8 7	Investments:	
(Business effected many years prior to the incorporation of the Society. Nearly all the contracts cease upon Members attaining the age of 65. Memorandum of Association does not permit the issue of new Health Assurance Contracts.)		Foreign Government Securities	13,559 3 9
		Railway Preference and Ordinary Stock	2,235 15 6
		Railway Mortgage Bonds	23,907 10 -
		Municipal Bonds and Debentures	14,397 - -
		Harbour Board Bonds	2,096 10 -
		Debentures and Debenture Stock of Gas, &c., Companies	14,067 14 6
		Freehold Ground Rents	14,328 11 3
		Outstanding Interest	190 3 9
		Furniture	290 - 2
		Agents' Balances	300 5 1
		Outstanding Premiums	127 10 -
		Cash:	
		At Bankers'	2,888 2 6
		In hand	336 4 -
£.	95,767 11 10	£.	95,767 11 10

F. M. Hawkins, Chairman by rotation.

H. Clark,

Joseph G. Fisher, } Directors.

Arthur J. Cook, Secretary and Principal Officer.

We have examined the above Revenue Accounts and Balance Sheet for the year ending 31st December 1898, with the books of the Society, and found them correct and sufficiently vouched. We have examined the Securities held by the Society and find the same in order.

J. Henry Champness, Fellow of Chartered Accountants, } Auditors.
Thos. Bowden Green,

2nd February 1899.

PROVIDENT CLERKS' MUTUAL LIFE ASSURANCE ASSOCIATION.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Provident Clerks' Mutual Life Assurance Association, for the Year ending 31st December 1898.

£. s. d.	£. s. d.	£. s. d.	£. s. d.
Amount of Funds at the beginning of the Year - 1,966,026 19 6		Claims by death under Life Policies, including Bonuses (less Re-assurances):	
Investment Reserve Fund 10,000 - -		Amount paid - - - 86,181 9 11	
	1,976,026 19 6	Suspense Account for Claims notified in 1898, but waiting payment - 16,367 7 3	102,548 17 2
Premiums:		Endowment Policies matured and paid - - - 7,987 7 -	
New - - - - *6,697 4 8		Suspense Account for Endowment Policies matured in 1898, but waiting payment - - - - 1,684 4 -	9,671 11 -
Renewal - - - - 144,947 4 2			
	151,644 8 10	Policies Surrendered - - - - -	8,014 16 2
Less paid for Re-assurances 5,213 - 6		Annuities - - - - -	11,157 - 11
	146,431 8 4	Commission - - - - -	6,942 4 5
Consideration for Annuities granted - - - - -	3,613 15 -	Expenses of Management:	
Interest and Dividends - - - - -	76,804 8 6	Medical Fees - - - - 896 18 6	
Fines and Fees - - - - -	81 4 2	Remuneration to Directors - - - - 2,500 - -	
		Law Charges - - - - 270 7 8	
		Auditors' Fees - - - - 135 - -	
		Consulting Actuary's Fee 52 10 -	
		Salaries and Income Tax 5,878 2 10	
		Printing, Stationery, and Advertising - - - 966 8 6	
		Rent, Rates, and Taxes - 1,008 18 7	
		Furniture and Repairs - 110 3 6	
		Country and Travelling Agents for Salaries and Expenses - - - 1,089 5 -	
		Extension of Agencies - 389 5 -	
		Policy, Receipt and Postage Stamps - - - 486 16 8	
		Messengers' Wages, Incidentals and Petty Expenses - - - 833 - 1	
			14,616 16 4
		Cash Bonuses paid to Members - - -	90,582 17 -
		Cash Bonuses paid to Members by way of Reduction of Premiums - - -	626 - 6
		Payments in connection with Distribution of profits:—Consulting and Assistant Actuaries' Fees, Preparation of Returns for Board of Trade, Bonus to Staff, Printing, Postage, and other Expenses - - - - -	3,151 1 7
		Amount of Funds at the end of the Year, as per Second Schedule - - 1,945,646 10 5	
		Investment Reserve Fund 10,000 - -	
			1,955,646 10 5
£	2,202,957 15 6	£	2,202,957 15 6

* The amount of Annual Premiums on Policies effected in 1898 is 10,179*l.* 19*s.* 2*d.*

PROVIDENT CLERKS' MUTUAL LIFE ASSURANCE ASSOCIATION—*continued.*

BALANCE SHEET

Of the Provident Clerks' Mutual Life Assurance Association, on the 31st December 1898.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
Amount of Funds as per First Schedule	1,945,646	10 5	Mortgages on Property within the United Kingdom	289,186	19 6
Investment Reserve Fund	10,000	- -	Mortgages on Parochial and Borough Rates, and on Public Works sanctioned by Act of Parliament	288,640	8 5
	1,955,646	10 5	Life Interests and Reversions	81,804	7 -
Claims by Death notified in 1898, but waiting payment	16,367	7 3	Loans on Policies within their Surrender values	160,037	- -
Claims outstanding from previous years	478	7 9	Premiums on Credit Policies fully secured	1,712	12 7
Endowment Policies matured in 1898, but waiting payment	1,684	4 -	Investments :		
Agents' Balances, due by Association	660	10 2	British Government Securities	21,300	- -
Annuities due, but not yet paid	317	5 8	Indian and Colonial Government Securities	206,919	8 10
Commission due, but not yet paid	700	- -	Railway and other Debentures, Debenture Stocks and Bonds	262,186	12 -
			Railway Stocks (Preference and Ordinary)	343,659	1 7
			Gas and Water Companies' Stocks (Preference and Ordinary)	126,670	8 10
			Dock and other Preference Stocks	72,480	12 3
			Freehold and Leasehold Property	54,353	16 10
			Rent Charges	16,995	1 2
			Agents' Balances	14,425	2 11
			Outstanding Premiums	7,843	9 5
			Outstanding and Accrued Interest	22,864	13 4
			Cash :		
			On Deposit	3,000	- -
			In hand and on Current Account	1,774	10 7
				4,774	10 7
£.	1,975,854	5 3	£.	1,975,854	5 3

G. Acton Davis, Chairman.
Herm. B. Sim,
C. H. Hutchins, } Directors.
Jno. Edwd. Gwyer, Secretary.

Examined and compared with the Books, Vouchers and Securities of the Association, and found correct.

Goymour Cuthbert, 83, Queen Street, Cheapside, E.C.
John W. Woodthorpe, Chartered Accountant, Leadenhall Buildings, London, E.C. } Auditors.
John William Crawford, General Post Office, E.C.

6th February 1899.

PROVIDENT LIFE OFFICE

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Provident Life Office, for the Year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	3,213,446	-	4	Claims under Policies	257,638	-	10
Premiums, less Re-assurances	233,752	2	1	Surrenders :—			
Interest, Rents, and Dividends	126,678	11	2	Policies	12,589	6	2
Fines	59	8	7	Bonuses	30,468	13	2
				Reduction of Premiums by Surrender of Bonus	1,972	2	2
				Commission	10,461	6	11
				Expenses of Management, including cost Quinquennial Valuation	24,142	1	11
				Dividends and Quinquennial Bonus to Shareholders	11,076	-	-
				Income Tax	4,673	13	-
				Written off Agents' balances	5	10	6
				Amount of Funds at the end of the Year, as per Second Schedule	3,220,909	7	6
£.	3,573,936	2	2	£.	3,573,936	2	2

BALANCE SHEET

Of the Provident Life Office, on the 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up and Accumulations	47,552	17	8	Mortgages on Property within the United Kingdom	1,104,839	4	4
Balance of Interest on Shareholders' Capital	3,275	16	1	Loans on the Company's Policies	208,355	1	8
Assurance Fund	3,170,080	13	9	Investments :—			
Total Funds, as per First Schedule	3,220,909	7	6	British Government Securities	22,108	11	-
Claims Admitted and Claims Reported	65,515	18	3	British Corporation Securities	23,929	-	-
Sundry Accounts due by the Office	2,110	3	2	Colonial Government Securities	156,109	-	-
Commission on outstanding Premiums	3,345	7	-	Foreign Government Securities	32,831	6	-
Outstanding Dividends, and Bonuses to Shareholders	270	4	-	Colonial Corporation Securities	112,416	-	-
Staff Guarantee Fund	463	5	-	Railway and other Debentures and Debenture Stocks	354,351	4	6
				Railway Stocks and Shares, Preference and Ordinary	292,232	18	5
				Indian Railway Stocks	52,261	10	-
				Indian Railway Guaranteed Stocks	175,320	2	-
				Canadian Railway Debentures and 1st Mortgage Bonds	59,865	-	-
				American Railway 1st Mortgage Bonds	100,091	16	7
				Commercial and Industrial Companies Preference and other Stocks	192,491	2	8
				Deposits with Colonial Banks	10,506	4	-
				Ground Rents	168,210	2	4
				House Property (including the Company's London and Branch Offices)	87,042	6	4
				Loans upon Personal Security with Provident Life Office Policies	9,799	15	9
				Agents' Balances	93	1	11
				Outstanding Premiums in course of Collection, including unpaid Instalments of Half-yearly Premiums	72,608	5	2
				Outstanding Interest, including 36,404/17s. 1d., accrued but not due, less Income Tax	50,121	12	-
				Cash on hand and on Current Accounts at Bankers	7,031	-	3
£.	3,292,614	4	11	£.	3,292,614	4	11

Dudley Duckworth-King, Chairman.
Andrew N. Agnew, } Directors.
W. T. Coles, }
S. A. Beaumont, Managing Director.
Charles Stevens, Actuary and Secretary.

Dated 24th February 1899.

LONDON ASSURANCE CORPORATION.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the London Assurance Corporation, for the year ending 31st December 1898.

LIFE ASSURANCE ACCOUNT—NON-PARTICIPATING SERIES.

	£	s.	d.		£	s.	d.
Amount of Life Assurance Fund at 31st December 1897	660,883	10	6	Claims under Life Policies after deduction of sums re-assured	43,154	-	-
Premiums after deduction of re-assurance Premiums	43,277	18	7	Surrenders	2,795	7	9
Interest and Dividends	27,774	3	5	Annuities	2,793	15	-
Less Income Tax	932	-	11	Commission	1,308	7	11
Fees	54	5	-	Expenses of management (apportioned)	3,452	14	6
	26,842	2	6	Abatement of Premiums	4,944	3	-
	54	5	-	Portion of Profits appropriated to Shareholders			
	731,057	16	7	carried to Profit and Loss Account	14,000	-	-
				Less expenses of management as above	3,452	14	6
				Amount of Life Assurance Fund at 31st December 1898, as per Balance Sheet	10,547	5	6
					662,062	2	11
					731,057	16	7

LIFE ASSURANCE ACCOUNT—PARTICIPATING SERIES.

	£	s.	d.		£	s.	d.
Amount of Life Assurance Fund at 31st December 1897	1,444,336	5	4	Claims under Life Policies after deduction of sums re-assured	98,456	6	-
Premiums after deduction of re-assurance Premiums	112,810	5	5	Surrenders	9,429	16	6
Interest and Dividends	58,298	15	9	Commission	5,113	11	9
Less Income Tax	1,914	14	6	Expenses of management (apportioned)	9,000	-	7
Profit on Reversions	56,384	1	3	Bonus taken in abatement of Premiums	918	8	-
	312	15	4	Bonus paid in Cash	145	5	-
				Portion of Profits appropriated to Shareholders			
				carried to Profit and Loss Account	14,362	-	-
				Less expenses of management, as above	9,000	-	7
				Amount of Life Assurance Fund at 31st December 1898, as per Balance Sheet	5,361	19	5
					1,485,418	-	1
					1,613,843	7	4

FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of Fire Insurance Fund at 31st December 1897	675,051	3	6	Losses after deduction of re-assurances and salvages	221,683	1	11
Premiums after deduction of re-assurances and returns	376,016	15	5	Expenses of management (apportioned)	73,580	9	9
Interest and Dividends	23,051	8	5	Commission	62,989	18	-
Less Income Tax	524	15	1	Bad Debts	289	4	2
	22,526	13	4	Carried to Profit and Loss Account	40,000	-	-
	1,073,594	12	3	Amount of Fire Insurance Fund at 31st December 1898, as per Balance Sheet	675,051	18	5
					1,073,594	12	3

MARINE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of Marine Insurance Fund at 31st December 1897	200,210	17	9	Losses after deduction of re-assurances and salvages on account of 1898 and former years	303,332	12	11
Premiums after deduction of brokerage, discount, re-assurances, and returns	318,477	17	4	Expenses of management (apportioned)	33,961	1	3
Interest and Dividends	6,836	14	0	Agents' Commission	6,604	16	4
Less Income Tax	155	12	9	Bad Debts	190	16	-
	6,681	2	-	Amount of Marine Insurance Fund at 31st December 1898, as per Balance Sheet	181,310	10	7
	525,369	17	1		525,369	17	1

LONDON ASSURANCE CORPORATION—*continued.*

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of Account at 31st December 1897	139,072	1	2	Dividends to Shareholders	89,655	-	-
Interest and Dividends not carried to other Accounts	30,642	6	2	Income Tax	2,280	-	-
Less Income Tax	697	11	2	Balance, 31st December 1898, as per Balance Sheet	133,026	11	1
	29,944	15	-				
Transferred from Life Assurance Accounts—							
Non-participating	10,547	5	6				
Participating	5,361	19	5				
	15,909	4	11				
Transferred from Fire Account	40,000	-	-				
Transfer Fees	35	10	-				
	£.	224,961	11 1		£.	224,961	11 1

BALANCE SHEET

Of the London Assurance Corporation, on the 31st December 1898.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
Shareholders' Capital, 896,550 <i>l.</i> , of which is paid up	448,275	- -	Mortgages on Property within the United Kingdom	707,003	14 5
General Reserve Fund	310,000	- -	Loans upon Parliamentary Rates	393,307	16 9
Life Assurance Funds :—			Loans upon Rent-charges	9,662	11 4
Non-Participating	662,062	2 11		1,109,974	2 6
Participating	1,485,418	- 1	Mortgages on Property out of the United Kingdom	2,600	- -
	2,147,480	3 -	Loans on the Corporation's Life Policies	52,634	11 5
Fire Fund	675,051	18 5	Loans on Railway and on other Securities	117,835	- 10
Marine Fund	181,310	10 7	Investments :—		
Profit and Loss	133,026	11 1	British Government Securities, viz. :—		
	3,895,144	3 1	201,256 <i>l.</i> 7 <i>s.</i> 8 <i>d.</i> Consols	180,009	6 6
			Turkish 4 per cent.		
			Guaranteed Bonds	22,900	- -
Outstanding Life Claims	55,664	- -		202,909	6 6
Do. Annuities	8	2 4	Colonial Government Securities	20,000	- -
Do. Fire Losses	35,023	19 9	Foreign Government Securities	252,621	11 6
Do. Marine Losses	2,145	2 7	Municipal Securities	234,383	11 7
Do. Dividends to Shareholders	19,084	15 -	Railway and other Debentures and Debenture Stocks	900,236	13 8
Do. Income Tax	587	12 2	Railway and other Preferred and Ordinary Stocks	527,316	9 7
Fire Premiums due to other Companies	13,535	3 -	Indian Railway Annuities Guaranteed	56,425	- -
Life Premiums due to other Companies	1,990	10 9	Ground Rents	144,210	1 -
Marine Premiums due to other Companies	6,065	8 6	Reversions	54,847	9 3
Clerks' Savings Fund	7,186	1 9	Life Interests	1,112	17 10
	141,290	15 10	Premises Account	3,361	11 5
			Agent's Balances, viz. :—		
			Life	13,756	5 7
			Fire	64,141	6 4
			Marine	76,299	7 4
				154,196	19 3
			Loans upon Personal Security	Nil	
			Outstanding Premiums	45,978	14 1
			Ditto Interest	2,372	17 7
			Fire Premiums due by other Companies	2,838	1 8
			Cash :—		
			On Deposit	71,000	- -
			In hand and on Current Accounts	67,093	19 11
				138,093	19 11
			Bills receivable	12,160	12 -
			Policy Stamps	325	7 4
	£.	4,036,434 18 11		£.	4,036,434 18 11

Henry J. B. Kendall, Governor.
W. T. Brand, } Directors.
Robt. Gillespie, }
J. Clunes, Manager, Life Department.

MARINE AND GENERAL MUTUAL LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Marine and General Mutual Life Assurance Society, for the Year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Funds at beginning of the year	886,207	12	3	Claims (after deduction of Sums Re-assured):						
Premiums (after deduction of Re-assurance Premiums):				Under Life Policies	45,183	-	9			
On Life Policies	85,806	12	1	„ Endowments matured	1,912	3	-			
„ Deferred Annuity Policies	5,965	6	1	„ Endowments for return of Premium		4	19	7		
„ Insurances of Mariners' and Passengers' Effects	2,895	10	11	„ Insurances of Mariners' and Passengers' Effects	1,272	3	11			
	94,667	9	1					48,372	7	3
Consideration for Annuities	793	18	1	Surrenders:						
Interest on Investments	37,715	19	8	Of Life Policies	2,888	8	9			
Less Income Tax	1,249	2	4	„ Deferred Annuity Policies	897	-	9			
	36,466	17	4	„ Bonuses for Cash	242	2	5			
Fines and Fees	71	9	8					4,027	11	11
				Reduction of Premiums by surrender of Bonus				437	8	5
				Annuities				4,682	16	5
				Commission				5,329	6	10
				Expenses of Management	13,318	18	4			
				Pension	200	-	-	13,518	18	4
				Amount of Funds at the end of the year, as per Second Schedule				941,838	17	3
£.	1,018,207	6	5	£.				1,018,207	6	5

BALANCE SHEET

Of the Marine and General Mutual Life Assurance Society, on the 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund, being amount of Funds, as per First Schedule	941,838	17	3	Mortgages on Property within the United Kingdom	81,857	11	9
Claims admitted, but not paid	2,728	8	2	Loans on the Society's Policies	25,644	18	1
Annuities outstanding	512	16	6	Investments:			
Premiums paid in advance	226	19	5	British Government Securities	4,833	2	6
Surrender Values not claimed	533	9	10	Indian and Colonial Government Securities	71,727	14	11
				Indian Railway Securities (guaranteed)	73,872	3	11
				Foreign Government Securities	21,204	10	2
				Railway and other Debentures and Debenture Stocks	298,440	6	7
				Railway and other Stocks, Preference and Ordinary	286,650	2	4
				Reversions	14,397	6	2
				Life Interests, Annuities and Leaseholds	3,304	2	5
				Reversions in course of Recovery	2,286	19	-
				Deposits for fixed periods	22,000	-	-
				Loans on Personal Security	7,875	-	-
				Agents' Balances	12,452	17	4
				Outstanding Premiums	7,411	15	11
				Ditto Interest	5,762	13	1
				Cash in hand and on current Account	6,119	7	-
£.	945,840	11	2	£.	945,840	11	2

Thos. Sutherland, Chairman.

J. H. Tritton, } Directors.

J. B. Westray, }

Stanley Day, Actuary and Secretary.

WESTMINSTER AND GENERAL LIFE ASSURANCE ASSOCIATION.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Westminster and General Life Assurance Association, for the Year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year 1898	629,543	1	6	Claims under Policies including Bonuses (after deduction of sums Re-assured):			
Premiums (after deduction of Re-assurance Premiums)	57,362	10	3	By Death	41,050	19	1
Interest and Dividends	26,125	8	11	Endowments Matured	1,450	10	-
Fines, Fees, &c.	71	4	4				42,501 9 1
				Surrenders			4,222 7 5
				Annuities			2,072 19 10
				Commission			2,916 5 1
				Expenses of Management			7,592 5 9
				Income Tax			854 13 9
				Dividends and Bonuses to Shareholders			1,361 14 3
				Bonuses by Reduction of Premiums			598 12 3
				Cash Bonuses			108 16 5
							62,229 3 10
				Amount of Funds at the end of the Year 1898			650,873 1 2
£.	713,102	5	-	£.	713,102	5	-

BALANCE SHEET

Of the Westminster and General Life Assurance Association, on the 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up and additions to 31st December 1898	34,550	3	11	Mortgages on Property within the United Kingdom	8,800	-	-
Interest thereon payable to Shareholders for Dividend, 1898	1,384	14	7	Loans on the Association's Policies	26,774	3	10
Reserve Fund (Loans on Personal Security)	725	5	9	Investments:			
Profit Reserve Fund	6,200	-	-	British Government Securities	4,703	14	2
Assurance Fund	608,012	16	11	Indian and Colonial Government Securities	52,101	9	11
Total Funds, as per First Schedule	650,873	1	2	Railway and other Debentures and Debenture Stocks	264,171	19	5
* Claims admitted but not yet paid (proof of title not yet furnished)	3,670	14	-	British Railway and other Preference Stock	22,049	16	10
* Claims announced but not yet admitted (proof of death not yet furnished)	3,522	19	-	Railway Preference Stock (British Possessions)	7,243	2	3
* No Re-assurances.				Railway Gold Bonds (British Possessions)	9,163	14	8
Unpaid Annuities	31	13	8	Railway Gold Bonds (United States)	90,874	9	1
„ Accounts	314	13	6	Indian Railway Capital Stock (Guaranteed)	78,197	10	11
„ Cash Bonuses	174	9	8	East Indian Railway Annuity, Class B., 450 <i>l.</i> per annum	10,000	-	-
„ Dividends	222	17	3	House Property (Freehold Offices, 28, King-street)	6,846	13	-
„ Surrender Values	729	6	-	Loans:			
				Parochial Rates	300	-	-
£.	659,539	14	3	Reversions	29,150	-	-
				Life Interests	14,700	-	-
				Personal Security	2,162	10	-
				Office Furniture	500	-	-
				Agents' Balances	1,392	9	6
				Outstanding Premiums	11,647	16	10
				„ Interest (7,322 <i>l.</i> 1 <i>s.</i> 3 <i>d.</i> since paid)	7,541	11	8
				Cash:			
				In hand and on Current Account	3,218	12	2
				On Deposit Account	8,000	-	-
				£.	659,539	14	3

7th March 1899.

Albert Mott, Chairman.
F. W. E. Nicolson,
F. D. Dixon-Hartland, } Directors.
Ernest Woods, Actuary.

EQUITY AND LAW LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Equity and Law Life Assurance Society, for the Year ending 31st December 1898.

		£	s.	d.			£	s.	d.			£	s.	d.
Amount of Funds at beginning of the year, as per last Account		3,206,606	4	5	Claims by death		101,781	18	-					
Premiums, namely:—					Endowment Claims		11,100	-	-					
New Annual Premiums	24,203 17 -				Bonus		40,111	-	-			152,992	18	-
Less Re-assured	3,599 19 1				Bonus in Cash		-	-	-			1,507	7	
Single Premiums	19,411 14 6	20,603	17	11	Surrenders		9,671	11	11					
Less Re-assured	1,538 6 8				Less Re-assurances surrendered		362	3	2			9,309	8	9
Renewal Premiums	312,334 15 -	17,873	7	10	Annuities		-	-	-			11,101	14	8
Renewal Commuted	1,687 18 -				Commission		17,074	9	11					
	314,022 13 -				Less Commission on Re-assurances		1,972	1	3			15,102	8	8
Less Re-assured	36,876 10 5	277,146	2	7	Expenses of Management		-	-	-			16,257	15	8
		315,623	8	4	Proprietors' Dividends		-	-	-			10,500	-	-
Consideration for Annuities Granted	-	10,991	4	-	Bonus by reduction of Premiums		-	-	-			6,260	1	7
Interest and Dividends	-	105,947	1	10	Income Tax		-	-	-			3,679	14	3
Fines, Fees, &c.	-	199	8	10	Amount of Funds at the end of the year		-	-	-			3,436,327	14	8
Profit on Reversions fallen in	-	24,547	11	7										
Profit on sale of allotment of Stock	-	24	5	-								3,663,039	4	-
		£.	3,663,039	4	-									

BALANCE SHEET

Of the Equity and Law Life Assurance Society, on 31st December 1898.

LIABILITIES.				ASSETS.			
	£	s.	d.		£	s.	d.
Shareholders' Capital, paid-up	60,000	-	-	Mortgages on property within the United Kingdom	1,581,760	18	1
Assurance Fund	3,376,327	14	8	Loans on Society's Policies	105,894	13	10
Total Funds as per Revenue Account	3,436,327	14	8	Investments—			
Claims admitted but not paid	32,453	7	1	British Government Securities	83,523	5	7
Proprietors' Dividends due	11,518	5	-	Bank of England Stock	33,005	17	4
Annuities due and unpaid	324	16	10	Indian and Colonial Government Securities	161,326	19	7
Fees due and unpaid	52	14	9	Foreign Government Securities	79,732	11	8
				East Indian Railway "B" Annuities	9,930	-	-
				Railway and other Debentures and Debenture Stocks	395,398	6	7
				Railway and other Stocks (Preference and Ordinary)	486,291	6	3
				Freehold Houses (17 and 18, Lincoln's Inn Fields)	16,000	-	-
				Fee Farm Rent	2,198	3	-
				Freehold Ground Rents	5,886	9	1
				Leasehold Ground Rents	1,895	13	11
				Freehold Estates	15,093	16	1
				Reversions	344,225	14	10
				Life Interests	34,273	8	4
				Loans on Personal Security	20,960	-	-
				Outstanding Premiums	39,992	1	2
				Less Re-assurance Premiums outstanding	532	1	9
				Outstanding Interest			
				London and Westminster Bank—			
				Current Account	11,052	1	11
				Deposit Account	43,000	-	-
£.	3,480,676	18	4		54,052	1	11
				£.	3,480,676	18	4

Cecil Henry Russell, Chairman.
 Fred. Peake,
 George Thompson Powell, } Directors.
 A. F. Burridge, Actuary and Secretary.

CO-OPERATIVE INSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Co-operative Insurance Company (Limited), for the Year ending 31st December 1898.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	17,995	10	3	Claims under Life Policies (no Re-assurances):			
Premiums (no Re-assurances)	3,530	13	-	Death	200	-	-
Interest and Dividends	632	13	-	Bonus additions thereto	48	4	-
Fines	1	2	5	Endowments Matured	450	-	-
				Bonus additions thereto	111	16	9
					810	-	9
				Surrenders	43	11	9
				Commission	191	1	10
				Expenses of Management	250	4	10
				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule	20,864	19	6
£.	22,159	18	8	£.	22,159	18	8

II.—FIRE INSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Insurance Fund at the beginning of the Year:				Losses by Fire, after deduction of Re-insurances	4,609	-	2
Unearned Premiums	4,660	19	10	Expenses of Management	3,250	18	2
Balance	32,361	1	4	Commission	2,180	8	7
	37,022	1	2	Amount of Fire Insurance Fund at the end of the Year, as per Fourth Schedule:			
Premiums received after deduction of Re-insurances	16,309	17	4	Unearned Premiums	5,102	8	4
				Balance	38,189	3	3
£.	53,331	18	6		43,291	11	7
				£.	53,331	18	6

III.—FIDELITY GUARANTEE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fidelity Guarantee Fund at the beginning of the Year:				Claims under Fidelity Guarantee Policies (no Re-insurances)	390	-	1
Unearned Premiums	519	8	6	Expenses of Management	369	10	-
Balance	3,775	8	9	Commission	68	14	8
	4,294	17	3	Amount of Fidelity Guarantee Fund at the end of the Year as per Fourth Schedule:			
Premiums (no Re-insurances)	1,588	11	4	Unearned Premiums	507	4	2
				Balance	4,547	19	8
£.	5,883	8	7		5,055	3	10
				£.	5,883	8	7

CO-OPERATIVE INSURANCE COMPANY (LIMITED)—*continued.*

IV.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Balance of last year's Account	-	-	-	2,036	9	7	Dividends to Shareholders	-	600	-
Income from Investments :							Balance to Reserve Fund	-	1,436	9 7
Interest and Dividends	-	2,804	6 5						2,036	9 7
Rents, after Deduction of Expenses and Repairs of Property	-	104	7 10				Expenses not charged to other Accounts	-	72	13 7
		2,908	14 3				Benevolent Grants	-	14	3 -
Less carried to Life Assurance Account	-	632	13 -				Bad Debt	-	-	11 9
				2,276	1	3	Balance, as per Fourth Schedule	-	2,188	12 11
				£.	2,276	1 3			£.	2,276 1 3

BALANCE SHEET

Of the Co-operative Insurance Company (Limited), on the 31st December 1898

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital in Shares of 1 <i>l.</i> each	50,000	-	-	Mortgages on Property within the United Kingdom	7,392	10	-
Less Amount uncalled	40,000	-	-	Loans on the Company's Policies, not exceeding the surrender value	362	-	-
4 <i>s.</i> per Share called up	10,000	-	-	Investments :			
General Reserve Fund	10,547	6	-	Railway Debenture Stocks	8,300	16	-
Life Assurance Fund	20,864	19	6	„ Guaranteed Stocks	5,037	3	11
Fire Insurance Fund	43,291	11	7	„ Preference Stocks	9,298	7	6
Fidelity Guarantee Fund	5,055	3	10	Ordinary Shares	1,525	7	9
Profit and Loss	2,188	12	11	House Property	1,200	-	-
	91,947	13	10	Chief Rents	528	-	-
	£.	s.	d.	Loans upon Security of Public Rates	24,890	6	8
Outstanding Fire Losses	116	17	7	Tyne Commissioners	4,998	10	-
Premiums owing to Fire Offices	227	19	6	Loans upon Personal (Corporate) Security	26,115	18	10
Accounts Owing	32	11	7	Agents' Balances	539	4	10
Uncollected Dividend	-	4	10	Outstanding Premiums	80	11	1
Premiums belonging to next year	1,722	13	7	„ Interest and Rents	886	4	9
	2,100	7	1		£.	s.	d.
	£.	94,048	- 11	Cash in bank	2,832	19	7
				„ in hand	60	-	-
					2,892	19	7
					£.	94,048	- 11

William Barnett, Chairman,
Wm. Arthur Hilton, } Directors.
Thomas Wood,
James Odgers, Manager.

MUTUAL LIFE INSURANCE COMPANY OF NEW YORK

(First and Second Schedules.

REVENUE ACCOUNT

Of the Mutual Life Insurance Company of New York, for the Year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the year	51,823,593	2	10	Claims incurred under Policies (no Re-assurances)—			
Premiums earned—				Death Losses	2,699,343	16	9
New	1,945,200	15	3	Matured Endowments	482,307	18	6
Renewal	6,330,252	1	6				
	8,275,452	16	9	Surrenders			
Consideration for Annuities granted	486,952	19	—	Annuities			
Interest, Dividends, and Rents earned	2,348,669	16	—	Cash Bonuses purchasing policy additions			
Mortuary Bond Deposits	14,320	6	7	Commissions			
Profit and Loss	990,870	13	10				
	£. 63,939,859	15	—	Expenses of Management—			
				Taxes	130,610	9	11
				Other Expenses	902,199	7	5
				Amount of funds at the end of the year (deducting claims) as per Second Schedule	56,711,424	15	7
					£. 63,939,859	15	—

BALANCE SHEET

Of the Mutual Life Insurance Company of New York, on the 31st December 1898.

LIABILITIES	£.	s.	d.	ASSETS.	£.	s.	d.
Total Funds as per Revenue Account	56,711,424	15	7	British Consols	21,800	—	—
Claims Unpaid, awaiting legal release	175,640	7	5	Mortgages on Property within the U.S.A.	14,066,443	14	4
Claims not recognised by the Company	43,695	6	9	Loans on the Company's Policies, being the amount of the balance of the year's premiums when paid semi-annually, or quarterly, deductible from the amount assured in case of claim less cost of collection	409,165	6	9
Premiums paid in advance	49,373	13	5	U.S. and other Government Bonds	629,900	17	10
Amount due and accrued on account of Salaries, Rents, &c.	4,942	18	5	Town, City, and County Bonds	2,058,579	4	10
				State Bonds	853,339	6	6
				Gas Company Bonds	797,584	7	11
				Water Company Bonds	34,078	—	7
				Railway Bonds	19,442,099	1	—
				Miscellaneous Bonds	2,574,370	—	11
				Railway and other Stocks	6,638,791	7	3
				House Property, unincumbered	3,644,006	3	3
				Landed Property, unincumbered	586,928	1	—
				Loans secured by Pledge of Municipal, U.S., and other Marketable Stocks and Bonds	1,919,815	3	11
				Loans secured by Pledge of Company's Policies	9,675	7	2
				Premiums Outstanding, less cost of collection	476,888	12	11
				Interest and Rents, due and accrued	446,796	3	1
				Cash deposited in Banks and Trust Companies	2,384,131	11	7
				Cash in Office	2,188	4	2
					56,996,580	15	7
				Deduct Ledger liabilities	11,503	14	—
	£. 56,985,077	1	7		£. 56,985,077	1	7

Note.—In these Statements the £. is taken as \$4.87.

Isaac F. Lloyd, Second Vice-President
James C. Holden, } Trustees.
Charles E. Henderson, }
W. J. Easton, Secretary.

EAGLE INSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Eagle Insurance Company, for the Year ending 31st December 1898.

Amount of Funds at the beginning of the Year	£.	s.	d.	Claims after deducting Re-assurances	£.	s.	d.	£.	s.	d.
	2,594,866	13	9		271,223	13	7			
				Claims on attainment of given age	7,433	8	-	278,657	1	7
Premiums	195,810	17	11	Surrenders	-	-	-	15,172	14	2
Less—				Surrenders of Annuities	-	-	-	1,260	-	-
Re-assurances	26,732	-	7	Annuities	-	-	-	30,549	9	10
Outstanding Premiums in 1897 Account, not paid	159	16	6	Commission	9,075	4	3			
	26,891	17	1	Commission on Consideration for Annuities	984	-	2	10,059	4	5
				Expenses of Management	19,037	7	4			
Consideration for Annuities	182,499	8	7	Expenses on Annuities	574	-	-			
Less Re-assurances	17,843	-	-	Quinquennial Valuation Expenses	1,970	19	7	21,582	6	11
				Income Tax	-	-	-	1,866	11	8
Interest and Dividends				Dividends to Shareholders	-	-	-	8,535	16	6
				Bonus Reductions of Premium	-	-	-	5,270	-	-
				Amount of Funds at end of Year	-	-	-	2,655,666	13	9
	£.							£.		
	3,028,619	18	10					3,028,619	18	10

BALANCE SHEET

Of the Eagle Insurance Company, on the 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital	167,867	10	-	Mortgages on Property within the United Kingdom :—			
Assurance and Annuity Fund	2,487,799	3	9	On Freeholds	544,745	15	1
Total Funds	2,655,666	13	9	On Life Interests	652,826	12	10
Claims admitted, but not paid	64,122	12	2	On Reversionary Interests	104,728	15	9
				On Miscellaneous Personalty	50,050	-	-
Dividends	398	5	-	On House Property	244,740	-	-
Sundry Creditors	2,393	9	6	Mortgages out of United Kingdom	7,260	16	11
				Loans on the Company's Policies	100,685	11	2
				Investments :—			
				Metropolitan Stock	72,931	14	3
				Colonial Government Securities	27,099	10	-
				Foreign Government Securities	10,546	13	1
				Railway and other Debenture Stocks	151,934	7	8
				Railway and other Preference Stocks	23,526	6	11
				East Indian Railways	5,953	2	1
				Borough and Parochial Rates	1,381	12	2
				New York City Stock	21,016	1	7
				Freeholds	98,936	8	10
				Leaseholds	5,376	6	10
				Ground Rents	360	18	11
				Life Interests in Possession	93,653	16	1
				Reversions Purchased	216,982	13	10
				Loans on Personal Security	187,858	1	1
				Agents' Balances	10,934	14	8
				Outstanding Premiums	13,874	7	1
				Outstanding Interest	18,965	10	1
				Accrued Interest	20,705	4	-
				Furniture and Fixtures	896	17	4
				Sundry Debtors	6,791	3	-
				Cash :—			
				In hand and on Deposit and Current Accounts	27,817	19	2
	£.				£.		
	2,722,581	-	5		2,722,581	-	5

Cottesloe, Chairman.
James Fergusson, Deputy Chairman.
W. Hart-Dyke, Director.
Geo. R. Jellicoe, Secretary.
Francis E. Colenso, Actuary.

SUN LIFE ASSURANCE COMPANY OF CANADA.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Sun Life Assurance Company of Canada, for the Year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Amount of Funds at beginning of Year 1898	1,466,563	-	-	Claims under Policies :							
Ordinary Life Premiums :				By Death - - - -	92,418	8	10				
New - - - -	91,566	2	8	By maturity of Endowment	18,217	1	7				
Renewal - - - -	230,834	2	9	By Accident Claims under combined Policies - -	16	19	-				
Thrift Department. Pre- miums :—				Surrenders, including Bonuses surrendered -					110,652	9	5
New - - - -	10,945	11	8	Annuities - - - -					20,617	14	6
Renewal - - - -	4,115	8	1	Commissions - - - -					4,085	16	10
Accident Premiums under Combined Policies - -	38	4	-	Expenses of Management -	50,494	1	9		61,813	12	1
				Medical Fees - - - -	7,562	12	2				
				Expense in Thrift Department - - - -	11,295	14	9				
									69,352	8	8
Consideration for Annuities - - -	20,232	17	5	Dividends to Shareholders -					3,236	6	-
Interest, Dividends, and Rents - - -	65,754	3	3	Reductions of Premiums by							
Agents' Balances previously written off -	79	5	11	Bonus - - - -	8,474	4	1				
				Bonuses paid in Cash - - -	3,546	2	2				
				Amount of Funds at end of Year, as per					12,020	6	3
				Second Schedule - - - -					1,658,170	2	-
£.	1,939,948	15	9					£.	1,939,948	15	9

BALANCE SHEET

Of the Sun Life Assurance Company of Canada, as at 31st December 1898.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
Shareholders' Capital paid up (Subscribed, \$700,000.00= 143,835 <i>l.</i> 12 <i>s.</i> 9 <i>d.</i>)	21,575	6 11	First Mortgages on Real Estate	812,075	7 -
Paid up, \$105,000.00= 21,575 <i>l.</i> 6 <i>s.</i> 11 <i>d.</i>)			Loans on Company's Policies	138,558	7 9
Assurance Fund	1,572,830	13 10	Investments :		
Annuity Fund	62,122	19 10	Canadian Provincial Bonds	43,654	8 4
Accident Fund	22	18 5	City Debentures	109,403	11 4
Dividend to Shareholders due 2nd January 1899	1,618	3 -	Town	81,625	16 10
Total Funds per First Sche- dule			County	42,784	10 4
Claims admitted, but not paid			Township	19,253	8 6
Sundry Debts			Village	15,658	5 11
			U. S. Government Bonds	7,548	- 3
			Bell Telephone	5,516	1 11
			Gas Companies	10,246	17 10
			Street Railway Companies' Bonds	64,233	- 11
			Street Railway Guaranteed Stock	952	17 4
			Montreal Loan and Mort- gage Company Stock	1,125	- -
			Bell Telephone Company of Canada Stock	874	11 5
			Other Government Securi- ties	250	15 4
			House Property	158,313	17 8
			Ground Rents	7,939	14 6
			Outstanding and Deferred Premiums		
			Interest and Rents out- standing	12,981	9 -
			Interest and Rents accrued but not due	22,607	14 6
			Cash :—		
			On Deposit	33,987	9 10
			In hand	2,090	4 7

R. Macaulay, President.
A. W. Ogilvie, V.P. } Directors.
S. H. Ewing,
T. R. Macaulay, Secretary and Actuary.

STAR LIFE ASSURANCE SOCIETY—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Star Life Assurance Society, made by the Actuary.

I.

The date up to which the Valuation was made was December 31st, 1898.

II.

The principle upon which the valuation is made is by estimating on the one hand the present value of the sum assured, including bonuses added, and, on the other, the present value of the future premiums after deducting the loading—that is, the difference between the premiums payable and the net premiums.

It is prescribed by the Deed of Settlement of the Society that a valuation and division of profits shall be made every fifth year; that one-tenth of the profits shall be appropriated amongst the Shareholders, and the remaining nine-tenths among the Policy-holders who shall have been assured according to the participating scale of rates, and who shall have paid at least three annual premiums.

It is also enacted by Clause 3 in "The Star Life Assurance Society Act, 1884," that the society may from time to time, notwithstanding anything contained in the said Deed of Settlement, determine the mode in which the Share or Proportion in and of the said nine-tenths part of the said gains and profits, which is to be divided or apportioned to each policy entitled to share therein, is to be ascertained and fixed, and the rules and conditions of the division thereof.

And at a Special Meeting of the society held in pursuance of "The Star Life Assurance Society Act, 1884," it was resolved—

1st. That from and after the 31st day of December, 1883 (until otherwise determined) the nine-tenths part of the gains and profits accrued to and earned by or to accrue to and be earned by the society, shall be divided and apportioned to each Policy entitled to share therein in the following manner, that is say:—

To all Policies entitled to participate there shall be apportioned a reversionary bonus on the sum assured, together with the amount of all prior bonuses declared thereon at a uniform rate per centum per annum—as to Policies which participate for the first time for the number of complete years that the Policy has been in force—and as to all other Policies for the five years since the last quinquennial account and distribution.

And that the sum so apportioned to each Policy shall be added to the sum assured thereby, or at the option of the holder of the Policy shall be commuted for an immediate cash payment, or for a reduction of the annual premium for life or any less number of years, or in any one or more of these ways.

III.

The life policies have been valued by the "Institute of Actuaries Hm" Table, and the annuities by "Finlaison's Government Annuity Table, 1893."

IV.

The rate of Interest assumed in the calculations is 3 per cent.

V.

The amount reserved from the Annual Premium Income as a provision for future expenses and profits is the entire difference between the Premiums payable and the Hm Net Premiums at 3 per cent.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Star Life Assurance Society for Five Years,
commencing 1st January 1894, and ending 31st December 1898.

Amount of Funds on 1st January 1894—	£.	s.	d.	Claims under Policies	£.	s.	d.	£.	s.	d.	
Shareholders' Capital	£.	s.	d.	Less Re-Assurances	1,257,148	7	1				
Paid-up	5,000	-	-		57,459	3	2				
Assurance and Annuity Fund	3,527,785	19	10	Endowments Matured	1,199,689	3	11	1,274,890	17	3	
	3,532,785	19	10		75,201	13	4	94,561	14	1	
Premiums	2,582,340	3	3	Surrenders	-	-	-	72,561	10	11	
Less Re-Assurance	-	-	-	Annuities	-	-	-	270,691	11	7	
Premiums	101,976	1	4	Commission	-	-	-				
	2,480,364	1	11	Expenses of Management	132,071	1	10	157,642	16	11	
Consideration for Annuities granted	50,315	8	10	Medical Fees	25,571	15	1	52,450	-	-	
Interest and Dividends	741,829	2	6	Dividends and Bonus to Shareholders	-	-	-	157,500	16	8	
Fees and Fines	1,531	8	9	Cash Bonus to Policy-holders	-	-	-	23,257	11	10	
Profit on Investments realised	15,191	19	4	Bonus abatement of Premiums	-	-	-	33,460	11	7	
	£.	6,822,018	1	Income Tax	-	-	-	832	14	4	
				Cost of special Act of Parliament	-	-	-				
				Amount of Funds on 31st December 1898,							
				as per First Schedule—							
				Shareholders' Capital	£.	s.	d.				
				Paid-up	5,000	-	-	4,684,167	16	-	
				Assurance and Annuity Fund	4,679,167	16	-				
								£.	6,822,018	1	2

STAR LIFE ASSURANCE SOCIETY—continued.

VII.

SUMMARY AND VALUATION of the Policies of the Star Life Assurance Society,
as at 31st December 1898.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Policies by the "Hm" Table. Annuities by Finlaison's Government Table, 1883. Interest, 3 per Cent.			
					Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS.								
Whole Life	26,761	10,038,076	270,851	213,519	5,706,979	3,765,767	2,963,768	2,753,211
Joint Lives	707	160,230	7,445	5,746	104,967	89,862	68,808	36,159
Limited Premiums	478	261,959	13,604	11,640	140,055	118,411	100,736	80,322
Endowment Assurances	22,486	5,196,082	217,256	175,088	3,256,756	2,510,804	2,080,606	1,226,150
Double Endowment Assurances	9	5,400	262	220	3,714	2,182	1,794	1,920
Joint Life Endowment Assurances	66	20,334	1,187	950	13,571	12,967	10,841	8,230
Last Survivor Assurances	44	27,566	470	409	14,177	6,528	5,497	8,680
Assurances with Increasing Premiums	452	222,239	3,672	—	1,837	—	—	1,837
Deferred Assurances	375	178,897	3,415	—	11,796	—	—	11,796
Double Benefit Assurances	275	91,819	6,502	4,785	70,122	64,767	54,328	15,794
Combination Assurances (see Note)	9	1,145	28	28	593	464	365	223
Extra Premiums Payable	—	—	7,859	—	3,930	—	—	3,930
TOTAL Assurances with Profits	52,161	16,212,747	531,568	412,385	9,323,496	6,571,502	5,236,233	4,102,263
II.—WITHOUT PARTICIPATION IN PROFITS.								
Whole Life	967	699,977	25,228	23,464	384,255	332,620	306,825	77,430
Joint Lives	19	5,810	299	272	3,648	3,516	3,199	449
Limited Premiums	18	34,140	1,226	1,216	15,566	13,963	13,489	2,077
Endowment Assurances	736	273,462	14,678	13,191	179,608	146,398	136,454	43,154
Joint Life Endowment Assurances	25	7,966	441	407	5,146	5,084	4,678	468
Endowments	178	25,435	1,189	1,042	13,484	5,550	5,272	8,212
Survivorship Assurances	50	41,105	400	—	1,391	—	—	1,391
Term Assurances	42	41,190	531	—	269	—	—	269
Assurances with Increasing Premiums	14	18,555	349	—	215	—	—	215
Double Benefit Assurances	1	200	8	3	66	59	52	14
Last Survivor	2	1,400	52	49	380	563	550	330
Issue	2	9,000	—	—	80	—	—	80
Extra Premiums Payable	—	—	1,053	—	527	—	—	527
TOTAL Assurances without Profits	2,029	1,158,220	45,449	39,644	605,135	507,753	470,519	134,616
TOTAL Amount of Assurances	54,190	17,370,967	577,007	452,029	9,928,631	7,079,255	5,696,752	4,236,879
Deduct Re-Assurances	—	620,379	26,828	22,383	364,992	295,140	247,209	117,783
Net amount of Assurances	54,190	16,750,588	550,179	429,646	9,563,639	6,784,115	5,449,543	4,119,096
Adjustment for early payment of Claims, and for Loadings on Limited Payment and Paid-up Policies	—	—	—	—	46,047	—	—	46,047
								4,165,043
ANNUITIES.								
		Per annum.						
Immediate	305	14,397	—	—	119,261	—	—	119,261
Deferred	2	25	8	7	174	72	69	105
Contingent	13	508	181	163	2,900	2,123	1,884	1,016
Temporary	6	1,168	52	47	5,088	434	391	4,697
TOTAL Annuities	326	16,093	241	217	127,423	2,629	2,944	125,079
TOTAL of the Results	54,516	—	550,420	429,863	9,743,009	6,786,744	5,451,887	4,291,122

Note.—Half the sum assured at a given age or death, and half at death.

VALUATION BALANCE SHEET of the Star Life Assurance Society, as at 31st December 1898.

Net Liability under assurance and Annuity Transactions (as per Summary Statement provided in Schedule 5).	£. s. d.	Life Assurance and Annuity Fund (as per Balance Sheet under Schedule 2)	£. s. d.
	4,291,122 - -		4,679,167 16 -
Surplus	£. s. d.		
Less Interim Bonuses paid	405,894 16 -		
	17,849 - -		
	388,045 16 -		
	£. 4,679,167 16 -		£. 4,679,167 16 -

STAR LIFE ASSURANCE SOCIETY—continued.

VIII.

A policy is entitled to share in the profits after three years' premiums have been paid.

IX.

The results of the Valuation are :—

- (i.) The total amount of profit made by the Society, including 87,516*l.* brought forward from the previous valuation, was 405,894*l.* of which 370,943*l.* was divided.
- (ii.) The amount of profit divisible among the Policy-holders, including 17,849*l.* already paid as interim bonuses, is 333,849*l.* The policies which participate in this Declaration of Bonus number 43,508, assuring 12,742,143*l.*
- (iii.) The following are specimens of the present Bonus allotted to Policies for 100*l.* each.

Age at Entry.		NUMBER OF YEARS IN FORCE.					
		5	10	15	20	25	30
		£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	Reversionary Bonus - -	3 15 -	4 - -	4 6 -	4 12 -	4 18 -	5 2 -
	Cash Bonus - - -	- 17 10	1 1 6	1 6 1	1 11 7	1 18 4	2 5 2
	Reduction of Premium - -	- - 11	- 1 2	- 1 6	- 1 11	- 2 7	- 3 4
30	Reversionary Bonus - -	3 15 -	4 - -	4 6 -	4 12 -	4 18 -	5 3 -
	Cash Bonus - - -	1 2 9	1 7 6	1 13 8	2 - 10	2 9 3	2 18 5
	Reduction of Premium - -	- 1 4	- 1 9	- 2 3	- 3 -	- 4 1	- 5 7
40	Reversionary Bonus - -	3 15 -	4 - -	4 6 -	4 12 -	4 19 -	5 4 -
	Cash Bonus - - -	1 9 3	1 15 7	2 3 3	2 12 1	3 2 9	3 12 3
	Reduction of Premium - -	- 1 11	- 2 7	- 3 7	- 5 -	- 7 1	- 9 11
50	Reversionary Bonus - -	3 15 -	4 - -	4 6 -	4 12 -	5 - -	5 6 -
	Cash Bonus - - -	1 17 7	2 5 4	2 14 3	3 4 -	3 15 9	4 5 8
	Reduction of Premium - -	- 3 1	- 4 4	- 6 1	- 8 9	- 13 -	- 18 7

J. Vanner, Chairman.
George Lidgett, Deputy Chairman.
S. D. Waddy, Director.
H. G. Hobson, Actuary and Secretary.

(Sixth Schedule).

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the STAR LIFE ASSURANCE SOCIETY, on the 31st December 1898.

I.

PREMIUMS for the Assurance of 100*l.*

TABLE I.—WHOLE LIFE (WITH PROFITS).				TABLE II.—WHOLE LIFE (WITHOUT PROFITS).			
Age.	Annual Premiums.	Age.	Annual Premiums.	Age.	Annual Premium.	Age.	Annual Premium.
	£. s. d.		£. s. d.		£. s. d.		£. s. d.
15	1 13 2	38	3 1 1	15	1 9 -	38	2 13 5
16	1 14 -	39	3 3 -	16	1 9 9	39	2 15 2
17	1 14 9	40	3 4 11	17	1 10 5	40	2 16 10
18	1 15 8	41	3 6 11	18	1 11 3	41	2 18 7
19	1 16 5	42	3 8 11	19	1 11 10	42	3 - 4
20	1 17 4	43	3 11 -	20	1 12 8	43	3 2 2
21	1 18 3	44	3 13 2	21	1 13 6	44	3 4 -
22	1 19 3	45	3 15 5	22	1 14 4	45	3 6 -
23	2 - 4	46	3 17 11	23	1 15 4	46	3 8 2
24	2 1 5	47	4 - 7	24	1 16 3	47	3 10 6
25	2 2 7	48	4 3 7	25	1 17 3	48	3 13 2
26	2 3 9	49	4 6 11	26	1 18 3	49	3 16 1
27	2 5 -	50	4 10 6	27	1 19 5	50	3 19 2
28	2 6 4	51	4 14 7	28	2 - 7	51	4 2 9
29	2 7 7	52	4 18 11	29	2 1 8	52	4 6 7
30	2 8 9	53	5 3 6	30	2 2 8	53	4 10 7
31	2 10 -	54	5 8 4	31	2 3 9	54	4 14 10
32	2 11 4	55	5 13 7	32	2 4 11	55	4 19 5
33	2 12 9	56	5 19 3	33	2 6 2	56	5 4 4
34	2 14 3	57	6 5 5	34	2 7 6	57	5 9 9
35	2 15 11	58	6 11 10	35	2 8 11	58	5 15 4
36	2 17 6	59	6 18 4	36	2 10 4	59	6 1 1
37	2 19 3	60	7 4 9	37	2 11 10	60	6 6 8

STAR LIFE ASSURANCE SOCIETY—continued.

II. and III.

The Total Amount assured on Lives for the Whole Term of Life, which were in existence at the date above mentioned.

The Amount of Premiums receivable annually for each year of Life, after deducting the Abatements made by the application of Bonuses.

Age.	WITH PROFITS.				WITHOUT PROFITS.		
	Sums Assured.	Reversionary Bonus.	Office Yearly Premium.		Sum Assured.	Office Yearly Premium.	
			Ordinary.	Extra.		Ordinary.	Extra.
14	£. 410	£. —	£. 7	£. —	£. —	£. —	£. —
15	1,066	—	27	3	—	—	—
16	8,210	—	136	1	5,000	65	7
17	4,890	—	81	2	—	—	—
18	10,665	—	183	2	—	—	—
19	13,930	14	238	5	3,200	50	8
20	19,237	85	331	24	—	—	—
21	22,013	70	394	6	6,000	82	—
22	32,747	132	600	17	—	—	—
23	47,865	170	916	26	6,800	116	—
24	49,079	204	937	22	3,400	58	—
25	61,962	332	1,221	15	1,480	25	—
26	88,392	457	1,792	47	7,652	140	1
27	76,413	621	1,535	31	3,400	68	3
28	90,603	690	1,900	54	18,020	310	—
29	100,286	1,432	2,133	26	12,460	248	29
30	150,580	2,243	3,231	67	9,140	186	86
31	145,336	1,660	3,267	77	13,020	273	26
32	144,832	2,243	3,239	67	8,576	171	7
33	148,373	2,839	3,442	88	17,000	269	—
34	173,331	3,289	4,134	58	6,069	116	1
35	175,406	3,322	4,232	104	9,370	219	11
36	195,056	4,827	4,786	111	14,940	342	67
37	201,883	5,607	5,066	76	6,720	164	17
38	240,486	8,387	6,109	98	24,707	563	130
39	216,678	7,455	5,564	90	39,470	936	17
40	254,114	9,799	6,729	360	11,970	232	34
41	233,611	12,247	6,368	155	9,390	266	—
42	233,875	14,906	6,134	142	15,919	457	49
43	268,596	15,241	7,317	141	9,830	294	4
44	230,956	16,523	6,313	98	12,371	369	7
45	279,089	18,633	7,342	165	40,430	1,225	14
46	278,348	20,033	8,038	112	14,068	408	5
47	281,017	20,285	8,310	146	29,945	945	3
48	265,214	21,261	7,767	125	22,370	798	22
49	262,284	21,372	7,508	143	9,990	377	17
50	259,965	23,967	7,663	122	35,873	1,192	13
51	299,727	22,112	6,344	117	19,596	731	13
52	230,757	19,369	6,667	171	16,435	649	46
53	226,775	24,737	6,955	184	17,028	644	12
54	208,339	21,479	6,785	123	16,820	686	26
55	273,946	25,394	9,624	149	20,968	844	42
56	236,578	26,329	7,364	90	4,294	220	6
57	207,303	24,629	6,920	203	13,292	554	26
58	220,964	26,449	7,738	140	8,215	396	5
59	202,034	23,697	6,779	91	13,843	642	24
60	182,652	25,340	6,480	124	13,524	736	13
61	143,359	20,633	4,968	97	4,980	278	2
62	126,488	17,220	4,575	121	37,326	2,424	31
63	150,150	20,970	5,297	49	8,966	544	1
64	167,829	23,231	5,810	34	6,900	429	1
65	110,074	19,602	3,864	44	6,220	402	1
66	107,555	18,099	4,071	54	7,940	358	5
67	107,892	18,916	4,016	55	2,932	156	—
68	96,583	17,401	3,944	132	10,724	750	—
69	114,563	23,407	3,968	77	5,846	426	1
70	69,965	14,300	2,511	25	17,770	1,392	—
71	98,336	16,204	3,346	28	5,488	243	8
72	67,400	15,198	2,748	33	4,648	261	—
73	48,659	10,290	1,394	13	968	57	—
74	50,789	11,890	1,677	8	2,584	134	2
75	44,970	10,835	1,737	45	180	10	—
76	48,250	12,679	1,329	36	2,200	78	—
77	60,088	16,539	2,360	8	1,330	104	—
78	27,259	9,218	830	25	—	—	—
79	24,960	5,564	997	13	500	16	—
80	18,069	4,117	541	18	200	4	—
81	26,119	9,815	876	21	—	—	—
82	14,202	4,674	409	—	—	—	—
83	9,499	3,578	352	6	200	12	—
84	10,960	2,990	424	—	—	—	—
85	9,975	968	396	4	—	—	—
86	5,364	1,441	188	—	—	—	—
87	1,790	584	43	—	—	—	—
88	2,000	839	100	—	—	—	—
89	100	20	5	—	—	—	—
90	2,000	878	90	8	—	—	—
91	500	127	2	—	—	—	—
92	300	167	12	—	—	—	—
93	100	62	5	—	—	—	—
94	—	—	—	—	200	—	—
95	—	—	—	—	—	—	—
	9,209,359	828,717	270,861	5,231	699,977	25,233	861

STAR LIFE ASSURANCE SOCIETY—*continued.*II. and III.—*continued.*

The Re-Assurances corresponding to the Whole Life Policies in existence on
31st December 1898.

WITH PROFITS.				WITHOUT PROFITS.	
Age.	Sum Assured.	Reversionary Bonus.	Total Yearly Premiums.	Sums Assured.	Total Yearly Premiums.
	£.	£.	£.	£.	£.
20	—	—	—	13,000	211
25	2,000	—	43	—	—
26	7,500	—	155	—	—
29	5,000	233	98	—	—
30	18,000	883	365	2,500	45
31	2,000	—	57	7,000	161
33	1,060	—	34	—	—
35	1,500	39	39	2,000	40
36	5,500	62	154	—	—
37	1,500	78	40	—	—
38	16,775	184	489	5,000	132
39	15,000	475	436	10,300	268
40	9,500	—	366	2,500	57
41	6,500	78	204	—	—
42	1,000	128	21	5,000	169
43	6,250	210	263	—	—
44	1,000	—	46	—	—
45	9,400	780	249	25,000	744
46	6,000	170	230	9,000	268
47	18,000	397	680	16,500	520
48	1,560	146	56	3,000	104
49	600	67	17	—	—
50	1,500	70	54	3,000	110
51	—	—	—	5,800	208
52	2,000	—	96	—	—
53	1,000	—	40	1,000	57
55	35,300	980	1,653	1,500	85
56	3,250	93	146	—	—
57	2,000	124	87	—	—
58	13,500	626	659	—	—
59	3,000	264	145	—	—
60	14,500	1,618	610	2,000	100
61	5,500	1,418	151	—	—
62	—	—	—	20,000	1,398
63	11,000	1,190	458	2,500	159
64	13,500	4,219	405	—	—
65	1,000	212	41	—	—
66	6,500	600	385	—	—
67	10,000	709	630	—	—
68	10,000	—	1,000	2,000	192
69	8,500	2,746	270	5,000	305
70	—	—	—	10,000	826
71	18,500	4,324	947	—	—
72	2,750	313	198	4,500	282
73	2,800	508	147	—	—
74	600	14	—	—	—
75	700	—	—	—	—
76	500	220	16	—	—
77	3,700	594	251	—	—
79	—	—	—	500	10
80	—	—	—	150	3
81	2,000	381	61	—	—
82	—	—	—	150	—
£.	309,125	25,153	12,492	158,900	3,457

STAR LIFE ASSURANCE SOCIETY—continued.

IV., V., and VI

The total amount assured under classes other than for the Whole Term of Life, with the amount of Premiums receivable annually, and also the Total Amount of Premiums which has been received.

WITH PROFITS.

CLASS.	Sum Assured.	Bonus Additions.	Office Premiums.	Extra Premiums.	Total Premiums Received.
	£.	£.	£.	£.	£.
Joint Lives - - - - -	162,012	7,218	7,445	84	66,866
Limited Premiums - - - - -	259,000	2,959	13,604	119	54,124
Endowment Assurances - - - - -	5,032,018	164,014	217,256	2,293	1,491,982
Last Survivor Assurances - - - - -	24,663	2,903	470	2	8,534
Assurances with increasing Premiums - - - - -	222,289	—	3,672	12	9,104
Deferred Assurances - - - - -	178,835	62	3,415	79	11,335
Double Benefit Assurances - - - - -	91,800	19	5,502	27	22,401
Double Endowment Assurances - - - - -	5,400	—	262	—	2,060
Joint Life Endowment Assurances - - - - -	19,915	419	1,187	12	4,870
Combination Assurances - - - - -	1,120	25	35	—	282
£.	5,997,052	177,619	252,848	2,628	1,671,558

WITHOUT PROFITS.

CLASS.	Sum Assured.	Bonus Additions.	Office Premiums.	Extra Premiums.	Total Premiums Received.
	£.	£.	£.	£.	£.
Joint Lives - - - - -	5,810	—	299	1	813
Limited Premiums - - - - -	34,140	—	1,226	12	2,904
Endowment Assurances - - - - -	273,452	—	14,678	134	45,057
Endowments - - - - -	25,435	—	1,189	1	8,653
Survivorship Assurances - - - - -	41,105	—	400	7	3,836
Term Assurances - - - - -	41,190	—	531	22	1,323
Assurances with increasing Premiums - - - - -	18,555	—	349	14	539
Double Benefit Assurances - - - - -	200	—	3	—	27
Last Survivor - - - - -	1,400	—	52	1	362
Issue - - - - -	9,000	—	—	—	94
Joint Life Endowment Assurances - - - - -	7,956	—	441	—	800
£.	458,243	—	19,168	192	64,388

THE RE-ASSURANCES CORRESPONDING TO THE ABOVE.

WITH PROFITS.

CLASS.	Sum Assured.	Bonus Additions.	Office Premiums.	Total Premiums Paid.
	£.	£.	£.	£.
Joint - - - - -	2,000	46	96	677
Limited Premiums - - - - -	26,000	93	1,952	7,289
Endowment Assurances - - - - -	27,500	950	1,999	10,433
Last Survivor Assurances - - - - -	4,000	689	140	1,820
Survivorship Assurances - - - - -	—	—	—	—
Assurances with Increasing Premiums - - - - -	7,150	—	118	319
Term Assurances - - - - -	—	—	—	—
£.	66,650	1,778	4,305	20,538

WITHOUT PROFITS.

CLASS.	Sum Assured.	Yearly Premiums.	Total Premiums Paid.
	£.	£.	£.
Joint - - - - -	600	32	32
Limited Premiums - - - - -	28,000	1,590	2,372
Endowment Assurances - - - - -	25,700	1,759	2,656
Last Survivor Assurances - - - - -	—	—	—
Survivorship Assurances - - - - -	2,250	35	280
Assurances with Increasing Premiums - - - - -	—	—	—
Term Assurances - - - - -	2,223	158	392
£.	58,773	3,574	5,732

STAR LIFE ASSURANCE SOCIETY—continued.

VII.

The Immediate Annuities existing on the 31st December 1898.

ON SINGLE LIVES.						ON TWO LIVES.	
Pre-sent Ages.	Amount of Annuity.	Present Ages.	Amount of Annuity.	Present Ages.	Amount of Annuity.	Present Ages.	Amount of Annuity.
	£.		£.		£.		£.
35	26	58	211	74	262	89 and 63	14
40	29	59	196	75	1,097	88 " 52	145
42	54	60	353	76	561	82 " 77	74
43	110			77	188	82 " 75	400
45	11	61	526	78	138	81 " 79	385
		62	736	79	50	76 " 75	41
46	9	63	98	80	156	75 " 71	100
48	100	64	470			75 " 69	20
49	11	65	338	81	302	74 " 67	17
50	109			82	319	74 " 47	23
		66	340	83	336	73 " 72	44
51	133	67	380	84	448	73 " 66	27
52	19	68	435	85	165	71 " 72	24
53	270	69	461			70 " 69	49
54	134	70	240	86	639	68 " 66	20
55	275			87	70	66 " 41	215
		71	579	88	554	63 " 45	50
56	82	72	209	89	63	59 " 56	9
57	53	73	270	90	22	56 " 52	103
Total - £.				12,637		Total - £.	
						1,760	

VIII.

The following is a Table of Annuities other than the above.

DESCRIPTION OF ANNUITIES.	No. of Policies.	Amount of Annuity.	Annual Premiums Receivable.	Total Premiums Received.
		£.	£.	£.
Temporary - - - - -	6	1,168	52	1,434
Deferred - - - - -	2	25	8	152
Contingent - - - - -	13	503	181	1,473
	21	1,696	241	3,059

IX.

The Average Rates of Interest at which the Life Assurance Fund of the Society was invested in each year during the period since the last investigation are (without deduction of Income Tax) :—

	£.	s.	d.	per cent.
1894	3	16	-	
1895	3	14	10	"
1896	3	17	6	"
1897	3	16	2	"
1898	3	14	5	"

X.

The minimum value allowed for the surrender of Assurances for the whole term of life, and for Endowment Assurances on which three or more years' premium have been paid, is 25 per cent. of the amount of the premiums received thereon, exclusive of extra premium. The actual value allowed is the result of a calculation made for each particular case.

(Note.)

An extra premium in addition to the European rates is charged for all Assured lives dwelling beyond or journeying beyond the ordinary limits, until the amount of such extra payments made continuously equals one-tenth of the sum assured.

Such extra premiums are discontinued on the return of the Lives assured within the limits, provided such return is for a period of not less than one year, and that the Directors are satisfied that the health of the Assured has not suffered in consequence of the change of residence.

Policies on all Lives are valued at the real ages.

J. Vanner, Chairman.
George Lidgett, Deputy Chairman.
S. D. Waddy, Director.
H. G. Hobson, Actuary and Secretary.

THE SCOTTISH PROVIDENT INSTITUTION.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Scottish Provident Institution, for the Year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds at beginning of the year	10,491,547	10	9	Claims under Policies (less Re-assured) -	473,858	18	-
Premiums (less for Re-assurances) - -	641,487	11	2	Endowments - - - - -	25,509	12	4
Consideration for Annuities granted -	83,281	10	7	Surrenders - - - - -	16,212	2	3
Interests, Dividends, and Rents - -	406,969	15	11	Annuities - - - - -	83,843	5	7
Fines for renewal of lapsed Policies -	381	1	6	Income-Tax - - - - -	11,825	18	-
Fees for Registration of Assignments -	233	10	-	Commission (on assurances and annuities)	15,763	13	2
				Expenses of Management - - -	54,629	18	-
				Amount of Funds at end of the Year, as per Second Schedule - - - -	10,942,257	12	7
£.	11,623,900	19	11	£.	11,623,900	19	11

BALANCE SHEET

Of the Scottish Provident Institution, as on the 31st day of December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Life Assurance Fund - - - -	10,872,257	12	7	Mortgages on Property within the United Kingdom -	2,879,642	14	-
Investment Reserve Fund - - -	70,000	-	-	Mortgages out of the United Kingdom -	2,710,949	4	4
Amount of Funds as per First Schedule	10,942,257	12	7	Loans on the Institution's Policies, within their Surrender Value - - - -	655,731	5	10
Claims admitted, but not paid - - -	75,986	14	-	Investments:			
Surrender values unclaimed - - -	5,510	7	2	Colonial Government Securities -	169,465	4	5
Annuities due, but not paid - - -	1,390	-	10	Railway and other Bonds and Debentures*:			
Commission on outstanding premiums -	1,696	19	10	Home and Colonial - £. s. d.			
Expenses unpaid - - - - -	4,592	7	5	American Sterling - 373,532 - 10			
Re-assurance Premiums unpaid - - -	97	18	4	and Gold Bonds - 1,207,198 17 9	1,580,730	18	7
				Debenture Stock (502,543/ 15s. 10d.), and Preference and other Stocks (761,777/ 12s. 9d.)* - - - -	1,264,321	8	7
				* The market value is considerably higher.			
				Value of Business Premises in Edinburgh and Branches, and Property (yielding rental) held in connection therewith - - - - -	285,819	6	3
				Value of Reversions - - - - -	51,978	16	11
				Loans on District and Municipal Rates:			
				Home and Colonial - £. s. d.			
				American - - - - - 129,179 7 11	928,500	12	4
£.	11,031,532	-	2	Loans on security of Trust-Funds - -	50,768	19	7
				Loans on deposit with Colonial and other Banks - - - - -	118,758	3	5
				Loans on Personal Security, combined with Policies of Assurance - - -	24,457	4	4
				Premiums in course of collection at Head Office and Agencies - - - - -	108,693	14	3
				Outstanding Interest (mostly since received) - - - - -	17,425	3	1
				Interest accrued to 31st December 1898 -	97,710	13	1
				Office Furniture at Head Office and Branches - - - - -	4,255	1	7
				Cash on hand and on Current Account -	82,232	8	2
				Stamps on hand - - - - -	91	1	5
				£.	11,031,532	-	2

Edinburgh, No. 6, St. Andrew-square,
March 1899.

Alc. Kinloch, Chairman of Directors.
George M. Paul, } Directors.
George Dunlop, }
James Graham Watson, Manager.

SICKNESS ACCIDENT AND LIFE ASSOCIATION (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Sickness Accident and Life Association (Limited), for the Year ending 31st December 1898.

SICKNESS ACCIDENT AND GENERAL DEPARTMENTS.

Funds at beginning of year—	£.	s.	d.	£.	s.	d.	Claims paid and outstanding	£.	s.	d.	
Sickness Fund	37,617	13	5				Surrenders (Sickness Branch)	16,869	15	9	
							Medical Fees	39	18	10	
General Fund	13,117	3	2				Commission to Agents	418	3	2	
Balance received from							Expenses of Management	4,028	2	2	
North Provident and							Directors' and Auditors' Fees	8,741	1	11	
Guarantee Society,							Income Tax	457	15	-	
Limited, &c.	3,775	15	-				Dividend to Shareholders	165	-	10	
							Office Furniture written off	1,063	10	-	
	10,892	18	2	54,510	11	7	Agency Balance written off	92	15	5	
Premiums—Less Re-assurances	41,448	16	10					25	14	-	
Less Allowance for possible Can-	500	-	-				Funds at end of year—				
celments				40,948	16	10	Sickness Fund	43,981	17	6	
Interest and Rents received and accrued				2,785	14	-	General Fund	22,856	5	4	
Transfer Fees				7	17	6		66,837	2	10	
				£.	98,227	19	11	£.	98,227	19	11

LIFE DEPARTMENT.

	£.	s.	d.		£.	s.	d.	
Life Premiums—Less Re-assurances	2,611	18	-	Annuities				
Consideration for Annuities granted	424	-	-	Commission	4	8	-	
Interest and Dividends	40	10	11	Expenses of Management	482	12	10	
Assignment Fees	-	10	-	Amount of Life Assurance Funds at the end of the year,	521	16	-	
Special Reserve Fund *	10,000	-	-	as per Fourth Schedule—				
				Special Reserve Fund	10,000	-	-	
				Ordinary Funds	2,068	2	1	
					12,068	2	1	
	£.	13,076	18	11	£.	13,076	18	11

BALANCE SHEET

Of the Sickness Accident and Life Association (Limited), on 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.	£.	s.	d.
Shareholders' Capital Subscribed—				Mortgage on Property within United Kingdom	600	-	-			
32,200 Shares of 4l. 10s. each, 144,900l., whereof 10s. per Share paid up	16,100	-	-	Indian and Colonial Government Securities	3,924	15	-			
				Railway Debentures and Debenture Stocks	29,118	14	1			
Sickness Fund	43,981	17	6	Other Debentures and Debenture Stocks	24,774	19	1			
General Fund	22,856	5	4	Railway and other Shares—Preference and Ordinary	9,912	19	10			
Life Assurance Funds	12,068	2	1	Bank Stocks	1,281	5	-			
	78,405	4	11	Municipal Corporation Securities	4,509	17	6			
Medical Fees outstanding	383	1	1	Loans for fixed Periods and other Deposits	6,725	12	11			
Claims outstanding	2,903	18	1	House Property—24, York Place	3,380	7	10			
Unclaimed Dividends	30	15	11	Loans on Personal Security, with Life Policies	345	-	-			
				Cash—On Deposit Account	6,000	-	-			
				In hand and on Current Account	2,643	18	4	98,167	9	7
				Interest and Rents accrued				808	3	10
				Outstanding Premiums	4,255	11	11			
				Less Allowance for Can-						
				celments	500	-	-			
				Agents' Commission	400	-	-			
					900	-	-	3,355	11	11
				Sums due by other Insurance Companies	82	17	8			
				Less Sums due to Insurance Companies	69	-	1			
								13	17	7
				Sundry Debtors				77	17	1
				Office Furniture at Head Office and Branches				400	-	-
	£.	97,823	-					£.	97,823	-

J. Campbell Lorimer, Chairman.
James Milne, }
Will. Towers-Clark, } Directors.
Henry Brown, Manager.

ROYAL NATIONAL PENSION FUND FOR NURSES.

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the Royal National Pension Fund for Nurses, from 1st January to 31st December 1898.

ANNUITY ACCOUNT.

Amount of Annuity Fund at 31st Dec. 1897	£.	s.	d.	291,459	9	1	Annuities	-	-	-	-	-	£.	s.	d.	2,715	8	11	
Single payments for Immediate Annuities	£.	s.	d.	,551	9	-	Surrenders	-	-	-	-	-	14,986	18	-	14,986	18	-	
Single Payments for Deferred Annuities	-	-	-	9,630	9	8	Return of Premiums	-	-	-	-	-	1,048	9	9	1,048	9	9	
Periodical premiums for Deferred Annuities	-	-	-	51,942	17	6	Expenses of Management*	-	-	-	-	-	2,341	12	7	2,341	12	7	
Fees for alteration of Policies	-	-	-	4	5	-	Amount of Annuity Fund at 31st December, 1898	-	-	-	-	-	355,314	3	6	355,314	3	6	
Transferred from Donation Bonus Fund for 1897 Valuation	-	-	-	6,648	5	3	* Postage and Receipt Stamps	-	-	-	-	-	£.	s.	d.	2,482	5	10	
Interest and Dividends (less Income Tax)	-	-	-	13,169	17	3	Policy Stamps	-	-	-	-	-	142	8	6	142	8	6	
	£.			376,406	12	9	Stationery	-	-	-	-	-	297	-	1	297	-	1	
							Office charges	-	-	-	-	-	56	8	9	56	8	9	
							Advertising	-	-	-	-	-	83	7	6	83	7	6	
							Auditor's Fee	-	-	-	-	-	26	15	-	26	15	-	
							Sundries	-	-	-	-	-	82	19	-	82	19	-	
							Depreciation Account	-	-	-	-	-	27	17	6	27	17	6	
							Salaries	-	-	-	-	-	1,329	3	6	1,329	3	6	
							Rent	-	-	-	-	-	210	-	-	210	-	-	
							Law Costs	-	-	-	-	-	7	17	2	7	17	2	
													2,482	5	10	2,482	5	10	
													Charged to Sickness Fund	-	-	140	18	3	
																140	18	3	
													£.	2,341	12	7	2,341	12	7

	£.	s.	d.
* Postage and Receipt Stamps	208	8	10
Policy Stamps	142	8	6
Stationery	297	-	1
Office charges	56	8	9
Advertising	83	7	6
Auditor's Fee	36	15	-
Sundries	82	19	-
Depreciation Account	27	17	6
Salaries	1,329	3	6
Rent	210	-	-
Law Costs	7	17	2
	2,482	5	10
Charged to Sickness Fund	140	13	3
	£. 2,341	12	7

SICKNESS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Sickness Fund at 31st December, 1897	1,096	12	10	Sick Pay	1,484	4	4
Transferred from Council's Reserve Fund	2,300	-	-	Expenses of Management	140	13	3
Premiums received	1,547	5	11	Medical Referee	100	-	-
Interest and Dividends (less Income Tax)	136	1	2	Amount of Sickness Fund at 31st December, 1898	3,355	2	4
£.	5,079	19	11	£.	5,079	19	11

DONATION BONUS FUND ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Donation Bonus Fund at 31st December, 1897	66,417	18	2	Transferred to Annuity Fund for 1897 Valuation	6,648	5	3
Donations and Subscriptions	1,064	2	-	Valuation Expenses	465	13	9
Interest and Dividends (less Income Tax)	2,355	16	-	Transferred to Council's Reserve Fund	3,291	18	7
£.	69,837	16	2	Expenses of Management	30	-	-
				Amount of Donation Bonus Fund at 31st December, 1898	59,401	18	7
				£.	69,837	16	2

FIRST THOUSAND NURSES' TONTINE FUND ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of First Thousand Nurses' Tontine Fund at 31st December, 1897	6,824	7	3	Special Bonuses paid	46	12	3
Interest	279	14	6	Balance 31st December, 1898	7,057	9	6
£.	7,104	1	9	£.	7,104	1	9

RESERVE FUND.

	£.	s.	d.		£.	s.	d.
Amount of Reserve Fund at 31st December, 1897	3,330	12	-	Amount of Reserve Fund at 31st December, 1898	4,996	13	6
Profit on Sale of Investments	1,498	5	4				
Interest	167	16	2				
£.	4,996	13	6	£.	4,996	13	6

ROYAL NATIONAL PENSION FUND FOR NURSES—*continued.*

COUNCIL'S RESERVE FUND.

	£.	s.	d.		£.	s.	d.
Amount transferred from Donation Bonus Fund	3,291	18	7	Transferred to Sickness Fund	2,300	-	-
Interest	40	16	-	Account of Council's Reserve Fund at 31st December, 1898	1,032	14	7
£.	3,332	14	7	£.	3,332	14	7

ARMLET ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance at 31st December, 1897	6	18	3	Deposits, &c., returned, and Postages	10	11	10
Deposits, &c. (720 Armlets in hand)	16	15	9	Balance at 31st December, 1898	13	2	2
£.	23	14	-	£.	23	14	-

JUNIUS S. MORGAN BENEVOLENT FUND ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Junius S. Morgan Benevolent Fund, at 31st December 1897	16,709	5	7	Grants	720	12	11
Donations and Subscriptions	394	-	3	Expenses of Management	41	14	-
Interest and Dividends (less Income Tax)	730	13	3	Amount of Junius S. Morgan Benevolent Fund, at 31st December, 1898	17,071	12	2
£.	17,833	19	1	£.	17,833	19	1

TRUST ACCOUNT.

	£.	s.	d.		£.	s.	d.
Mildmay Trust Fund, at 31st December 1897	2,246	19	11	Amount of Trust Account, at 31st December 1898, as per Balance Sheet	10,172	3	5
Interest	67	8	2				
Metropolitan Nursing Association Trust Fund at 31st December 1897	20	5	2				
Interest	-	12	2				
Torquay Nurses' Institution Trust Fund at 31st December 1897	67	4	10				
Interest	1	9	10				
	68	14	8				
Less,—repaid	30	-	-				
Torbay Hospital Trust Fund at 31st December 1897	3	16	10				
Interest	-	2	4				
Leeds Nurses' Institution Trust Fund, at 31st December 1897	707	1	8				
Since received	350	-	-				
Interest	21	12	4				
	1,078	14	-				
Less,—repaid	13	6	8				
London Hospital Trust Fund, at 31st December 1897	98	8	10				
Interest	2	19	1				
Royal Hants County Hospital Trust Fund, at 31st December 1897	10	13	5				
Interest	-	6	5				
Victoria Hospital, Chelsea, Trust Fund, at 31st December 1897	5	1	4				
Interest	-	3	1				
Guy's Hospital Trust Fund, at 31st December 1897	74	11	9				
Since received	42	18	2				
Interest	2	10	2				

ROYAL NATIONAL PENSION FUND FOR NURSES—*continued.*TRUST ACCOUNT—*continued.*

	£.	s.	d.	£.	s.	d.	£.	s.	d.
Guy's Trained Nurses' Institution Trust Fund, at 31st December 1897 - - -	214	18	-						
Interest - - - - -	6	9	-						
				221	7	-			
Nursing Sisters, S. John the Divine Trust Fund, at 31st December 1897 - - -	10	13	9						
Interest - - - - -	-	6	5						
				11	-	2			
St. Mary's Hospital Trust Fund, at 31st December 1897 - - - - -	100	-	8						
Interest - - - - -	3	-	-						
				103	-	8			
Bristol Nurses' Training Institution Trust Fund, at 31st December 1897 - - -	20	10	10						
Interest - - - - -	-	10	8						
	21	1	6						
Less,—transferred to Policies	5	10	-						
				15	11	6			
Royal Free Hospital Trust Fund, at 31st December 1897 - - -	8	12	2						
Interest - - - - -	-	1	3						
	8	13	5						
Less Transferred to Policies -	8	13	5						
Seamen's Hospital Trust Fund, at 31st December 1897 - - - - -	5	14	3						
Interest - - - - -	-	3	5						
				5	17	8			
Brompton Consumption Hospital Trust Fund, at 31st December 1897 - - -	8	1	5						
Interest - - - - -	-	4	10						
				8	6	3			
Society for Providing Nurses for the Sick Poor, Belfast, Trust Fund :									
Received in 1898 - - -	3	1	10						
Interest - - - - -	-	-	11						
				3	2	9			
General Infirmary, Hertford, Trust Fund :									
Received in 1898 - - -	26	3	1						
Interest - - - - -	-	1	4						
				26	4	5			
Suspense Account (being amount received under Policies, the Premiums of which were more than twelve months in arrear on the 31st December 1897)	296	10	5						
Less,—repaid - - - -	163	5	7						
				133	4	10			
Deposits at 31st December 1897 - - -	1,961	12	1						
Since received - - -	1,700	1	2						
Interest - - - - -	47	8	1						
	3,709	1	4						
Less,—repaid - - - -	1,140	12	9						
				2,568	8	7			
Premiums in Advance Account, at 31st December 1897 - - -	2,803	18	2						
Since received - - -	1,843	-	6						
Interest - - - - -	62	5	7						
	4,709	4	3						
Less,—transferred to Policies	1,314	3	6						
				3,395	-	9			
	£.			10,172	3	5			
							£.	10,172	3 5

The above sums are independent of the monies contributed by the various Hospitals in part payment of Nurses' Premiums

ROYAL NATIONAL PENSION FUND FOR NURSES—*continued.*

BALANCE SHEET

Of the Royal National Pension Fund for Nurses, on the 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Annuity Fund	355,314	3	6	Investments at Cost:			
Sickness Fund	3,355	2	4	British Government Securities	31,133	7	11
Donation Bonus Fund	58,401	18	7	Colonial (Crown Colonies) Stocks	34,890	5	3
First Thousand Nurses' Tontine Fund	7,057	9	6	Indian Government Stock	14,900	19	9
Reserve Fund	4,996	13	6	Railway and other Debentures and Debenture Stocks	198,975	16	-
Council's Reserve Fund	1,032	14	7	Ditto Shares (Preference and Guaranteed)	21,608	18	10
Armlet Account	13	2	2	Foreign Government Securities	117,661	-	7
Junius S. Morgan Benevolent Fund	17,071	12	2	Municipal Corporation Bonds and Stocks	16,383	10	-
Trust Account	10,172	3	5	Outstanding Interest (accrued but not yet payable)	4,262	3	7
				Cash in hand and on current account	1,276	8	1
				Office Furniture	278	15	1
				Less,—10 per cent. per annum depreciation	27	17	6
					250	17	7
				Junius S. Morgan Benevolent Fund:			
				Investments in Railway and other Debentures	10,298	8	2
				Ditto Shares (Prefer- ence and Guaranteed)	2,140	-	-
				Investments in Foreign Government Securities	2,659	11	11
				Loans to Policy Holders	1,625	10	6
				Cash in hand	167	15	1
				Outstanding Interest	180	6	6
					17,071	12	2
£.	458,414	19	9	£.	458,414	19	9

*E. A. Hambro, Chairman.**A. H. A. Morton,**Herbert P. Hawkins,*

} Two Members of the Council.

Louis H. M. Dick, Secretary.

I have examined the above Accounts and Balance Sheet, and in my opinion they are correct.

27th February 1899.

Fredk. Whinney, Chartered Accountant, Auditor.

EDINBURGH LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Edinburgh Life Assurance Company, for the Year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the year	3,280,145	10	10	Claims under Policies (after deduction of Sums Re-assured)	206,697	7	6
Premiums (less Re-assurance Premiums)	278,958	4	9	Surrenders	34,271	17	10
Consideration for Annuities granted	45,985	13	10	Annuities (less received under Re-assurances)	37,937	7	-
Interest and Dividends	126,704	15	-	Commission	10,818	18	4
Assignment and other Fees	125	-	-	Expenses of Management	25,987	16	2
				Dividends to Shareholders	9,500	-	-
				Income Tax	4,189	13	3
				Amount of Funds at the end of the year	3,402,516	4	4
£.	3,731,919	4	5	£.	3,731,919	4	5

BALANCE SHEET

Of the Edinburgh Life Assurance Company, on the 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance and Annuity Fund	3,280,212	6	9	Mortgages on Property within the United Kingdom, viz.:			
Paid-up Capital	100,000	-	-	Mortgages of Real Property	422,872	8	1
Proprietors' Fund (Balance of 26,106 <i>l.</i> transferred from Assurance and Annuity Fund at Quinquennial Division of Profits)	22,303	17	7	Rent Charges and Annual Rents	191,667	14	6
Total Funds, as per First Schedule - £.	3,402,516	4	4	Mortgages of Life Interests and Reversions	263,986	2	-
				Mortgages of the Company's own Shares	40	18	8
				£.	878,567	3	3
Claims admitted but not yet paid	32,111	15	5	Mortgages on Property out of the United Kingdom	175,360	12	1
Annuities due not yet paid	561	15	9	Loans on the Company's Policies	155,115	7	-
Commission and Expenses of Management not yet paid	2,921	7	3	Loans on Security of Statutory Assessments	15,446	1	11
Sums deposited with the Company to meet Interests, &c.	423	8	10	Loans on Policies with Personal Security	2,924	2	10
				Investments:			
				Colonial and Provincial Government Securities	362,833	12	5
				Municipal Securities (Canada)	170,530	15	9
				Railway and other Debentures and Debenture Stocks	1,117,725	2	2
				Deposits with Colonial and other Banks	10,887	3	4
				Railway and other Stocks (Preference and Ordinary)	196,880	12	3
				House Property in Edinburgh, London, and elsewhere	165,036	4	11
				Company's own Shares (purchased)	3,465	-	-
				Ground Rents and Feu Duties	53,644	1	5
				Life Interests (purchased)	1,297	14	1
				Reversions (purchased)	41,827	11	2
				Cash in Bank:			
				On Deposit	16,000	-	-
				Less, due on Current Account	938	16	2
					15,061	3	10
				Policy Stamps on hand	27	7	-
				Agents' Balances (since accounted for)	34,053	10	3
				Outstanding Premiums	5,123	4	1
				Outstanding Interest due and unpaid at date	738	12	-
				Outstanding Interest accrued but not yet receivable	31,989	9	10
£.	3,438,534	11	7	£.	3,438,534	11	7

A. Burn Murdoch, Chairman.
M. Montgomerie Bell, } Directors.
John Boyd, }
Geo. M. Low, Manager.

SCOTTISH WIDOWS' FUND AND LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Scottish Widows' Fund and Life Assurance Society, for the Year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the year	14,142,982	13	-	Claims under Policies (less sums re-assured)	976,506	9	5
Premiums	1,034,040	6	7	Surrender Values	54,126	1	8
Less Re-assurance Premiums	35,338	1	11	Annuities	21,338	16	7
	998,702	4	8	Commission	32,816	19	5
Consideration for Annuities granted	12,811	8	11	Expenses of Management	64,942	9	11
Interest and Rents	558,814	2	2	Bonuses taken in Cash	5,616	2	4
Fines for delay in payment of Premiums	726	17	1	Income Tax	14,240	11	11
Fees for Notices of Assignments	316	12	6		1,169,587	11	3
	1,571,371	5	4	Amount of Funds at the end of the year, as per Second Schedule	14,544,766	7	1
	£. 15,714,353	18	4		£. 15,714,353	18	4

BALANCE SHEET

Of the Scottish Widows' Fund and Life Assurance Society, on the 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance and Annuity Funds	14,420,122	13	3	Mortgages on Property within the United Kingdom	3,516,067	7	-
Investments and Exchange Reserve Fund	124,643	13	10	Mortgages on Property out of the United Kingdom	2,011,015	16	8
Total Funds, as per First Schedule	14,544,766	7	1	Loans on Society's Policies (within their Surrender Value)	1,233,993	18	1
Claims intimated, but not paid	258,188	19	9	Investments:			
Surrender Values, unclaimed	16,708	12	4	British Government Securities	69,779	19	5
Annuities past due	513	6	3	Indian and Colonial Government Securities	804,460	6	3
Commission on Outstanding Premiums	11,000	-	-	Foreign Government Securities	199,635	19	10
Expenses Outstanding	13,536	-	-	Colonial Municipal Securities	1,075,530	15	8
Interest received in advance and sums lodged to meet Premiums, &c.	7,957	3	11	Foreign Municipal Securities	283,726	1	8
	307,904	2	3	Railway and other Debentures and Debenture Stocks	2,084,638	13	11
	£. 14,852,670	9	4	Railway and other Shares and Stocks	801,252	-	6
				American Railway Gold Mortgage Bonds	1,746,041	12	1
				Life Interests	2,450	-	-
				Deposits for fixed terms	38,055	11	1
				House Property at Head Office and Branches	258,251	14	3
				Other Real Property	24,017	5	3
				Feu Duties	17,701	13	-
				Loans on Statutory Rates	101,096	10	5
				Loans on Reversions and Life Interests	12,600	-	-
				Loans on Policies of other Life Assurance Offices	4,160	-	-
				Agents' and other Balances (since accounted for)	12,734	2	11
				Outstanding Premiums (days of grace running)	288,261	12	8
				Outstanding Interest, and Rents due at Christmas	21,798	4	8
				Interest accrued but not due	152,429	14	8
				Rent Charges in course of collection	2,579	11	11
				Cash in hand and on Current Account with Bankers	90,391	17	5
					£. 14,852,670	9	4

David Wardlaw, Chairman.

James A. W. Miley, } Directors.

W. J. Mure, }

A. H. Turnbull, Manager and Actuary.

Edinburgh, 11 April 1899.

NATIONAL PROVIDENT INSTITUTION.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the National Provident Institution, for the Year ending 20th November 1898.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Funds on the 20th November, 1897	5,233,417	16	3	Claims under Policies	302,723	4	-			
Premiums (after deduction of Re-assurance Premiums)	421,131	8	-	Endowment Assurances, Class X, due, and Bonuses	58,491	3	-			
Consideration for Annuities granted	13,500	-	3	Endowments	2,350	-	-	358,564	7	-
Interest and Rents	204,879	2	11	Surrenders	-	-	-	10,318	12	4
Assignment Fees	165	5	-	Annuities	-	-	-	5,006	10	2
Fines for Renewal of Lapsed Policies	147	10	6	Commission	-	-	-	15,172	10	2
				EXPENSES OF MANAGEMENT.						
				Agency Expenses	6,819	16	9			
				Fees to Medical Referees	1,627	8	3			
				Solicitor	-	-	-	8,447	-	-
				Do. Charges	-	-	-	210	-	-
				Auditors	-	-	-	142	5	4
				Printing and Stationery	-	-	-	315	-	-
				Advertising	-	-	-	1,823	-	10
				Policy and Loan Deed Stamps	-	-	-	2,049	7	3
				Receipt Stamps	-	-	-	435	2	2
				Directors' Fees	-	-	-	184	18	9
				Medical Officers' Fees	-	-	-	4,000	-	-
				Office Salaries and Wages	-	-	-	489	6	-
				Expenses incurred for extra services in carrying out the Quinquennial Division of Profits	-	-	-	9,219	13	11
				Rent of House in Gracechurch Street	1,470	16	8	3,139	7	6
				Less received for portion let off	800	-	-			
				Rates and Taxes	-	-	-	1,170	16	8
				Electric Light, Gas, and Water	-	-	-	1,148	11	2
				Postage	-	-	-	149	-	9
				Incidental Expenses	-	-	-	615	-	11
				Deduction for Wear and Tear of Property	-	-	-	689	16	1
				Reduction in Premiums during the past year	-	-	-	434	1	5
				Income Tax	-	-	-			
				Bonuses paid in Cash	-	-	-	84,667	8	9
				Amount transferred to Superannuation Fund	-	-	-	70,725	6	4
				Amount of Funds on the 20th November 1898, as per Second Schedule	-	-	-	6,743	1	-
£.	5,873,241	2	11					92,459	6	7
								7,000	-	-
								6,625,584	-	7
								£.	5,873,241	2 11

BALANCE SHEET

Of the National Provident Institution, on 20th November 1898.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
Assurance Funds as per First Schedule	5,266,584	-	7	Mortgages on Property in England and Wales	2,521,720	6	7
				Advances to Corporate Bodies ditto	358,187	5	1
Investment Reserve Account	69,710	-	-	Milford Estate	217,792	18	2
				Loans on Life Interest and Reversions	56,306	4	8
Superannuation Fund	14,512	8	2	Loans on the Society's Policies	330,744	16	6
					£.	s.	d.
Claims admitted but not paid	31,550	2	11	Colonial Government Securities	798,497	4	-
				Colonial Municipal Securities	129,047	1	2
Amount due to Agents, and other Credit Balances	10,773	12	8	Foreign Government Security	40,212	-	-
				Indian Railway Debenture Stocks	44,637	-	-
				American Railway and other Debentures, and Debenture Stock	36,878	18	6
				Ground or Head Rents	401,949	19	2
				Freehold Offices of the Institution in Gracechurch Street	36,770	13	10
				Other Freehold and Leasehold Property	221,315	13	10
				Office Fixtures and Furniture	2,706	13	1
					1,712,065	8	7
				Amount due by Agents and other Debit Balances	3,741	12	1
				Outstanding Interest due and unpaid	5,527	7	11
				Accrued Interest not yet payable	40,596	3	7
				Outstanding Premiums	39,946	9	6
				Cash :—On deposit with—	£.	s.	d.
				R. Cunliffe, Sons & Co.	20,000	-	-
				Reeves, Whitburn & Co.	15,000	-	-
				Union Discount Company	5,000	-	-
				In hands of the Bankers	16,422	8	5
				Petty Cash in hand	24	12	8
					56,447	1	1
				Policy and Loan Stamps in hand	52	5	7
£.	5,393,130	4	4	£.	5,393,130	4	4

48, Gracechurch Street, E.C., London, 14th January 1899.

W. H. Willans, Chairman.
 J. F. Christy, }
 Robt. M. Curtis, } Directors.
 John Scott, }
 A. Smither, Actuary and Secretary.

SUN LIFE ASSURANCE SOCIETY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Sun Life Assurance Society, for the Year ending 31st December 1898.

LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fund at the beginning of the year - - -	3,347,625	2	7	Claims under Life Policies, less Re-Assurances - - -	248,931	19	9
Premiums, less Re-assurance Premiums - - -	432,261	2	6	Claims for Reversionary Bonuses - - - - -	28,260	-	2
Interest, Dividends, and Rents - - - - -	138,459	18	6	Claims for Endowment Assurances Matured - - -	10,452	3	7
Registration and Transfer Fees - - - - -	200	11	-	Surrenders - - - - -	27,667	11	10
				Commissions and Commuted Commissions - - -	20,784	18	-
				Expenses of Management - - - - -	44,095	15	4
				Transfer to Superannuation Fund - - - - -	1,500	-	-
				Bonuses applied in Reduction of Premiums - - -	2,473	1	5
				Cash Bonuses to Policy-holders - - - - -	96	10	10
				Interim Bonus to Proprietors - - - - -	3,963	2	11
				Agents' Defaults - - - - -	50	15	4
				Amount of Funds at the end of the year as per Balance Sheet - - - - -	3,529,671	-	5
£.	3,018,546	14	7	£.	3,018,546	14	7

ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fund at the beginning of the year - - -	186,007	-	8	Annuities Paid, less Re-assurances - - - - -	19,084	1	2
Consideration for Annuities - - - - -	69,492	9	7	Annuities Surrendered - - - - -	2,875	18	-
Interests, Dividends, and Rents - - - - -	8,377	16	10	Commission - - - - -	694	18	6
				Expenses of Management - - - - -	538	6	1
				Amount of Fund at the end of the year as per Balance Sheet - - - - -	240,684	3	4
£.	263,877	7	1	£.	263,877	7	1

ACCIDENT AND GENERAL ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fund at the beginning of the year - - -	20,871	19	9	Claims, less Re-insurances - - - - -	8,698	16	5
Premiums, less Re-insurance Premiums and Bonus Reductions - - - - -	60,446	2	6	Commission - - - - -	5,873	19	9
Interest, Dividends and Rents - - - - -	1,587	8	10	Expenses of Management - - - - -	8,545	16	6
				Amount of Fund at the end of the year as per Balance Sheet - - - - -	59,786	18	5
£.	82,905	11	1	£.	82,905	11	1

PROPRIETORS' FUND.

	£.	s.	d.		£.	s.	d.
Amount of Fund at beginning of the year - - -	402,694	14	1	Dividends - - - - -	18,000	-	-
Interest, Dividends, and Rents - - - - -	16,121	16	9	Expenses of Management - - - - -	417	15	8
Interim Bonus - - - - -	3,963	2	11	Amount of Fund at the end of the year as per Balance Sheet - - - - -	404,361	18	1
£.	422,779	13	9	£.	422,779	13	9

SUN LIFE ASSURANCE SOCIETY--*continued.*

BALANCE SHEETS
Of the Sun Life Assurance Society, as on 31st December 1898.

LIFE ASSURANCE, ANNUITY AND ACCIDENT AND GENERAL FUNDS.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
Life Assurance Fund as per Revenue Account - - - - -	3,529,671	- 5	Mortgages on Property within the United Kingdom -	749,222	16 4
Annuity Fund as per Revenue Account - - - - -	240,684	3 4	Mortgages on Property out of the United Kingdom -	25,000	- -
Accident and General Fund as per Revenue Account - - - - -	59,786	18 5	Mortgages on Life Interests - - - - -	33,123	15 3
			Mortgages on Reversions - - - - -	102,076	6 1
			Mortgages on County and District Rates - - - - -	111,961	11 7
			Loans on the Society's Policies - - - - -	123,685	6 6
Superannuation Fund - - - - -		3,060 - -	Investments :-		
Claims notified :	£.	s. d.	Indian and Colonial Government Securities - -	70,522	16 1
Life - - - - -	48,110	2 2	Foreign Government Securities - - - - -	128,805	- 5
Accident and General - - - - -	2,500	- -	Railway and other Debentures and Debenture Stocks - - - - -	1,412,102	7 4
			Railway and other Stocks and Shares (Guaranteed, Preference, and Ordinary) - - - - -	562,514	14 2
Annuities due - - - - -		43 15 10	Freehold and Leasehold Properties - - - - -	85,082	3 3
Interest and other Sums paid in advance - - - - -		17,219 9 -	Freehold and Leasehold Ground Rents - - - - -	226,475	11 8
Sundry Creditors - - - - -		3,727 9 5	Reversions - - - - -	42,275	16 7
Outstanding Commission - - - - -		3,194 9 1	Life Interests - - - - -	9,980	3 8
			Bank Deposits, fixed - - - - -	8,835	7 7
			Loans on Personal Security - - - - -	Nil	
			Agents' Balances - - - - -	46,133	1 9
			Outstanding Premiums - - - - -	18,175	1 -
			Outstanding Interest - - - - -	11,483	18 3
			Interest accrued but not due - - - - -	48,171	13 7
			Sundry Debtors - - - - -	37,245	8 3
			Bills receivable - - - - -	31	12 8
			Cash :-		
			On Deposit - - - - -	35,000	- -
			In Hand and on Current Account - - - - -	25,242	15 9
	£.	3,907,997 7 8		£.	3,907,997 7 8

PROPRIETORS' FUND.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
Total Funds as per Revenue Account :-	£.	s. d.	Mortgages on Property within the United Kingdom -	50,352	- -
Capital paid up - - - - -	360,000	- -	Investments :-		
Investment Fluctuation Reserve - - - - -	20,000	- -	Foreign Government Securities - - - - -	2,618	- -
Accumulations - - - - -	24,361	18 1	Railway and other Debentures and Debenture Stocks - - - - -	227,138	11 4
			Railway and other Stocks and Shares (Guaranteed, Preference, and Ordinary) - - - - -	33,913	10 -
Reserve for half-year's Dividend payable 1st January 1899 - - - - -	9,000	- -	Freehold and Leasehold Property - - - - -	34,099	4 5
			Freehold Ground Rents - - - - -	40,000	- -
			Outstanding Interest - - - - -	386	13 4
			Interest accrued but not due - - - - -	4,216	14 -
			Sundry Debtors - - - - -	10,980	2 -
			Cash :-		
			In Hand and on Current Account - - - - -	9,657	3 -
	£.	413,361 18 1		£.	413,361 18 1

M. R. Pryor, Chairman.

Charles A. Scott Murray, Deputy Chairman.

H. R. Tomkinson, } Directors.
E. Dent, }

E. Linnell, Secretary and General Manager.

Audited and found correct,

L. Pole,
John Gane, F.C.A., } Auditors.

16th February 1899.

STANDARD LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Standard Life Assurance Company, for the Year ending 15th November 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year, 16th November 1897	8,665,384	15	1	Claims by Death under Life Policies, including Bonus Additions (after deduction of Sums Re-assured)	671,072	13	1
Premiums (after deduction of Re-Assurance Premiums)	820,319	15	1	Claims under Endowments and Endowment Assurances matured	37,716	19	4
Consideration for Annuities granted	162,380	5	-		£.	708,789	12 5
Interest and Dividends	348,048	12	1	Surrenders	45,389	11	-
Fines and Fees	1,149	14	10	Annuities	76,864	1	1
				Commission	43,635	8	8
				Expenses of Management	106,606	12	3
				Dividend and Bonus to Shareholders	20,000	-	-
				Income Tax	6,273	5	6
				Amount of Funds at the end of the Year, 15th November 1898, as per Second Schedule	8,989,724	11	2
£.	9,997,283	2	1	£.	9,997,283	2	1

BALANCE SHEET

Of the Standard Life Assurance Company, on the 15th November 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up	120,000	-	-	Mortgages on Property within the United Kingdom	2,054,431	19	9
Assurance and Annuity Fund	8,781,269	16	3	Mortgages on Property out of the United Kingdom	3,219,727	10	10
Reserve Fund	80,000	-	-	Loans on the Company's Policies, within their Surrender Value	442,700	10	6
Balance carried forward	8,454	14	11	Investments:			
Total Funds, as per First Schedule	£. 8,989,724	11	2	British Government Securities	88,701	16	3
Claims under policies admitted but not paid	167,629	5	-	Indian and Colonial Government Securities	181,047	13	10
Dividends to Proprietors (due at and prior to 15th November) outstanding	9,112	6	-	Foreign Government Securities	155,903	3	3
Annuities Outstanding	2,732	9	9	Indian and Colonial Municipal Bonds	296,797	17	7
Staff Deposit Fund	9,392	9	4	Railway and other Debentures and Debenture Stocks	762,014	9	11
Sums deposited with the Company	1,960	-	-	Railway and other Shares (Preference)	156,836	17	3
				Bank Deposits for fixed periods	101,522	4	4
				House Property: Freehold	£. 651,434	5	1
				House Property: Leasehold	17,668	-	9
					669,102	5	10
				Stocks of Scottish Chartered Banks	12,641	2	7
				Company's Shares	3,285	1	3
				Ground Rents and Feu-duties	165,915	14	2
				Life Rents and Reversions Purchased	124,307	7	4
				Loans upon Personal Security with Policies of Assurance, repayable by Instalments	212,737	8	11
				Agents' Balances in course of collection	184,178	3	9
				Premiums outstanding in course of collection	116,123	4	4
				Interest accrued, but not due	81,086	15	9
				„ due, but not paid	2,054	4	11
					£. s. d.		
				Cash on Deposit	27,916	13	4
				„ on Current Accounts and in hand	121,453	12	10
					149,370	6	2
				Deed and Receipt Stamps in hand	65	2	9
£.	9,180,551	1	3	£.	9,180,551	1	3

A. R. C. Pitman, Chairman.

W. J. Dundas, } Directors.

J. H. Davidson, }

Spencer C. Thomson, Manager and Actuary.

Edinburgh, 19th April 1899.

SCOTTISH ACCIDENT LIFE AND FIDELITY INSURANCE COMPANY (LIMITED).

ACCIDENT AND FIDELITY REVENUE ACCOUNT, for the Year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the year	38,888	-	4	Accident and Fidelity Claims	23,345	1	2
General Reserve, including provision for unexpired Risks	26,459	8	5	Abatements to Policy-holders in reduction of their Premiums	3,834	1	1
Revenue Reserve	12,428	11	11	Commission to Agents	6,373	17	5
	£38,888	-	4	Income Tax	306	4	2
Premiums, less Re-insurances	51,321	3	5	Expenses of Management:			
Interest and Rents received and accrued	2,068	12	8	Salaries at Head Office and Branches	6,536	2	9
Transfer Fees	2	7	6	Rents and Taxes at Head Office and Branches	846	1	6
				Travelling Expenses	1,496	12	11
				Stationery and Printing	1,071	14	11
				Advertising	246	-	-
				Postages and Bank Charges on Remittances	645	-	3
				Policy and Receipt Stamps and Incidentals at Head Office and Branches	690	7	5
				Directors', Auditors', and Consulting Actuary's Fees	865	15	-
					12,397	14	9
				Agents' Balances written off as irrecoverable	169	19	10
				Shareholders' Dividends:			
				Final Dividend for year 1897 of 5 per cent.	1,250	-	-
				Interim Dividend for year 1898 of 5 per cent.	1,250	-	-
					2,500	-	-
				Amount of Funds at the end of the year:			
				General Reserve, including provision for unexpired Risks	26,459	8	5
				Revenue Reserve	16,893	17	1
					43,353	5	6
£.	92,280	3	11	£.	92,280	3	11

LIFE INSURANCE REVENUE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Insurance Funds at the beginning of the year	3,250	19	7	Claims under Life Policies (after deduction of sums re-insured)	1,700	-	-
Premiums	6,154	8	10	Commission	761	3	7
Less Re-insurances	231	6	6	Expenses of Management	1,021	11	6
	5,920	2	4	Amount of Funds at the end of the Year, as per Fourth Schedule	5,844	17	7
Interest and Dividends	155	5	9				
Assignment Fees	1	5	-				
£.	9,327	12	8	£.	9,327	12	8

BALANCE SHEET on the 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital (subscribed 125,000 <i>l.</i> , in 25,000 Shares of 5 <i>l.</i> each, whereof 1 <i>l.</i> per Share paid up)	25,000	-	-	Mortgages on Property within the United Kingdom	2,050	19	10
Accident and Fidelity Insurance Funds	43,353	5	6	Investments, including the Government Deposit of 20,000 <i>l.</i> :			
Life Insurance Funds	5,844	17	7	British Government Securities	8,126	6	11
	74,198	3	1	Foreign Railway Bonds	5,075	1	-
Claims under Life Policies admitted, but not yet paid	200	-	-	Railway and other Debentures and Debenture Stocks	3,205	8	-
Claims, Medical Fees, and Agents' Commissions outstanding	6,237	5	8	Railway Shares (Preference and Guaranteed Ordinary)	19,525	16	2
Shareholders' Dividends, unclaimed	55	-	-	Other Stocks and Shares	4,890	13	8
				Head Office Property, No. 115, George-street, Edinburgh	15,800	4	7
				Fen Duties (Ground Rents) and Ground Annuals	4,404	11	9
				Deposit Receipt and Preference Shares of Colonial Banks, valued at	983	4	4
				Edinburgh and Leith Corporations' Gas Annuity	962	4	3
				Outstanding Premiums	10,857	2	9
				Interest accrued, but not yet due	380	2	8
				Cash in Bank on Current Account	4,316	11	5
				Cash in hand	22	1	5
£.	80,690	8	9		4,338	12	10
				£.	80,690	8	9

G. Tennant Couper, Chairman.
F. Nepean Smith, } Directors.
C. A. Ainslie,
Martin L. Martin, Manager.

We have examined the Books, Accounts, Vouchers and Securities of the Scottish Accident Life and Fidelity Insurance Company (Limited) for the Year ending 31st December 1898, and we have to report that, in our opinion, the foregoing Revenue Accounts and Balance Sheet exhibit a correct view of the Company's affairs as at 31st December 1898.

Edinburgh, 24th February 1899.

Moncrieff & Horsburgh, C.A., Auditors.

LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the London and Lancashire Life Assurance Company, for the Year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of funds at the beginning of the year	1,238,849	19	5	Claims under Policies (after deduction of Sums Re-assured) paid and admitted, with Bonus additions of 5,839 <i>l.</i> 2 <i>s.</i>	111,294	3	7
Premiums:				Endowments matured (after deduction of Sums Re-assured) with Bonus additions of 1,224 <i>l.</i> 18 <i>s.</i> 9 <i>d.</i>	25,031	12	1
New, under 2,732 Policies assuring 393,676 <i>l.</i>	35,048	2	7	Surrenders	14,075	2	2
Renewals	212,664	13	1	Commission	23,440	17	6
TOTAL Premiums	247,712	15	8	Expenses of Management	33,348	14	10
Less Premiums paid to other offices for Re-assurances	6,796	1	4	Medical Officers and Fees	3,168	14	9
Net Premiums	240,916	14	4	Policy Stamps	334	14	-
Interest and Dividends	50,027	11	3		2,503	8	9
Registration of Assignments and other Fees	65	1	-	Income Tax			
TOTAL Income	291,009	6	7	Dividends and Bonus to Shareholders, viz.:			
				Dividends	1,000	-	-
				Bonus	2,500	-	-
					3,500	-	-
				Amounts paid in respect of bonuses and Valuation:			
				Bonuses	5,620	4	7
				Actuarial and Valuation Expenses	1,097	15	6
					6,718	-	1
				Amount of funds at the beginning of the year	1,238,849	19	5
				Addition for 1898, after deducting 6,718 <i>l.</i> 0 <i>s.</i> 1 <i>d.</i> in respect of Cash Bonuses, &c., as above	67,597	12	2
				Amount of funds at the end of the year (as per Second Schedule)	1,306,447	11	7
£.	1,529,859	6	-	£.	1,529,859	6	-

BALANCE SHEET

Of the London and Lancashire Life Assurance Company, on the 31st December 1898.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
Capital fully subscribed	100,000	-	-	Mortgages on Property within the United Kingdom:			
Original amount, paid up	10,000	-	-	On Real and Leasehold Property	11,668	18	6
Proprietors' Share of Profits added	10,000	-	-	On Life Interests and Reversions	12,078	13	3
Proprietors' Fund, balance thereof at 31st December 1897	197	7	11		23,742	9	9
Addition to Fund—Result of Actuarial Valuation, 1897	12,500	-	-	Mortgages on Freehold Property in Canada, India, and Australia	138,150	9	6
Less amount of Bonus distributable annually for 5 years amongst Proprietors out of the amount added as above	2,500	-	-	Loans on the Company's Policies			
	10,197	7	11	Investments in:			
Assurance Fund	1,276,250	3	8	British Government Securities	4,085	1	-
Total Funds (as per First Schedule)	1,306,447	11	7	Corporation Stocks, United Kingdom	11,983	17	-
Claims admitted, but not paid	15,897	6	7	Indian and Colonial Government Securities, and Special Deposit with the Canadian Government	139,877	9	-
Interest and Bonus to Shareholders, half-year to 31st December 1898	1,750	-	-	Indian Railway Stocks and Shares	21,957	9	3
				Foreign Government Securities	26,734	3	1
				Railway and other Debentures and Debenture Stock	500,733	12	9
				Railway Shares (Preference and Ordinary)	130,834	4	10
				Other Shares (Preference)	8,104	17	4
				House Property in United Kingdom and Canada	53,742	19	2
				Purchase of Improved Ground Rent	13,356	1	7
				Reversions	12,149	14	2
					923,609	9	2
				Loans on Personal Security in connection with Life Policies			
				Branch Offices and Agents' Balances	19,383	6	10
				December Premiums on which the days of grace are current	41,323	-	3
				Outstanding Interest, viz.:			
				Accrued, but not due	11,519	16	-
				Overdue	982	-	8
				Outstanding Rents			
				Amounts placed on Deposit for Fixed Periods			
				Cash:			
				On Current Account at Head Office and Branches	21,616	15	11
				On Deposit Account	3,000	-	-
				Bills Receivable	82	13	4
				Profit and Loss Account*—			
				Temporary Balance			
				Furniture and Fittings at Head Office and Branches	3,798	5	2
				Less Amount written off for Depreciation this year	379	16	6
					3,418	8	8
				Policy Stamps in hand	8	15	-
					3,427	3	8
£.	1,324,094	18	2	£.	1,324,094	18	2

* Ceased to exist—Balance now to credit of Profit and Loss.

R. Nigel F. Kingscote, Chairman.
 Reginald Gipp, { Directors.
 Vesey G. M. Holt, {
 W. P. Clurehugh, General Manager.

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Scottish Amicable Life Assurance Society, for the Year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds at beginning of the Year, as per last published Report	3,830,931	17	10	Claims under Policies (after deduction of Sums re-assured):			
					£.	s.	d.
Premiums (after deduction of Re-assurances)	238,643	11	4	By Death	215,593	5	7
Consideration for Annuities granted	64,540	8	4	By Survivance	9,950	-	-
Interest, Dividends, and Rents	151,020	-	4				
Assignment Fees	85	5	-				
	454,289	5	-	Surrenders			19,589 1 -
				Annuities			25,876 - 1
				Commission			9,222 19 5
				Expenses of management			25,344 10 2
				Income Tax			5,040 9 1
							310,616 5 4
				Net Amount of Funds at the end of the Year, as per Second Schedule			3,974,604 17 6
£.	4,285,221	2	10	£.	4,285,221	2	10

BALANCE SHEET

Of the Scottish Amicable Life Assurance Society, on the 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance and Annuity Fund	3,974,604	17	6	Mortgages:			
Claims under Policies admitted or intimated, but not paid	51,641	1	8	On Property in the United Kingdom	266,534	15	6
Annuities due	456	18	5	On Property out of United Kingdom	229,051	9	8
				Loans:			
				On the Society's Policies	276,505	9	2
				On Life-rents and Reversions	42,346	17	9
				On Public Rates	27,380	-	10
				Investments:			
				Life Interests and Reversions	117,725	12	6
				Foreign Government Securities	247,984	1	2
				Colonial Government Securities	14,021	3	5
				Municipal Securities, British	28,616	5	-
				Municipal Securities, Indian and Colonial	269,041	1	6
				Municipal Securities, Foreign	199,229	10	1
				British Railway and other Guaranteed and Preference Stocks	494,653	15	-
				British Railway and other Debentures and Debenture Stocks	262,588	16	7
				Colonial and Foreign Railway Debentures and Debenture Stocks	262,507	9	4
				Indian Guaranteed Railway Stocks	61,239	15	8
				United States Railroad Sterling and Gold Bonds	558,667	2	7
				Bank Deposits for fixed Periods	30,000	-	-
				Heritable Property	225,152	10	6
				Ground Rents and Feu Duties	334,573	19	5
				Outstanding Premiums	38,654	-	-
				Outstanding Interest	5,896	11	5
				Interest accrued to date	14,449	11	11
				Cash on Current Account, and on hand	24,882	18	7
£.	4,026,702	17	7	£.	4,026,702	17	7

Wm. Crouch, Chairman.
 Seton Thomson, } Directors.
 Colin Dunlop, }
 N. B. Gunn, Manager and Actuary.

I have examined the Books and Accounts of the Scottish Amicable Life Assurance Society for the Year ending 31st December 1898, and have found them correct, and have also checked the foregoing Balance Sheet and verified its details from the Security Deeds.
 Glasgow, 27th April 1899.

C. D. Gairdner, C.A., Auditor.

CALEDONIAN INSURANCE COMPANY.

(Second Schedule.)

BALANCE SHEET

Of the Caledonian Insurance Company, as at 31st December 1898.

LIFE DEPARTMENT.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Life Assurance and Annuity Fund -	1,645,364	7	4	Mortgages on Property within the United Kingdom -	120,304	6	8
Claims admitted, but not paid -	49,414	15	3	Mortgages on Property out of the United Kingdom -	18,880	12	8
Sundry Balances due by the Company -	601	8	8	Loans secured over Public Rates -	77,557	12	2
Due to Fire Department -	4,171	3	10	Loans on the Company's Life Policies -	85,932	6	6
				Investments:			
				Colonial Government Securities -	84,684	2	5
				Indian and Colonial Government			
				Guaranteed Railway Stock -	18,767	-	5
				Foreign Government Securities -	16,844	6	-
				Colonial Municipal Securities -	81,504	5	-
				Foreign Municipal Securities -	18,049	15	-
				Colonial Harbour Bonds -	4,140	-	-
				Foreign Harbour Bonds -	1,740	13	4
				Railway and other Debentures and			
				Debenture Stocks (including United			
				States Railroad Bonds 97,044½) -	407,257	9	4
				Railway and other Stocks and Shares			
				(Preference and Ordinary) -	152,279	11	8
				Sums on Deposit with Colonial Banks -	13,455	6	4
				Fen-Duties and Ground Rents -	77,502	18	1
				House Property -	112,415	2	6
				Life Interests and reversions purchased	139,323	8	9
				Loans on Life Interests and Reversions -	172,208	-	-
				Loans on Personal Security -	14,235	-	-
				Agents' Balances (Receipts in course of			
				Collection) -	26,468	15	3
				Outstanding Premiums -	2,504	12	3
				Outstanding Interest -	1,348	0	5
				Interest accrued, but not due -	13,608	11	3
				Cash on Deposit -	19,003	4	5
				Cash in hand and on Current Account -	18,069	3	4
				Office Furniture -	1,437	15	4
				Stamps -	29	13	0
£.	1,699,551	15	1	£.	1,699,551	15	1

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Caledonian Insurance Company, for the Year ended 31st December 1898.

LIFE ACCOUNT.

Amount of Life Assurance and Annuity Fund at 31st December 1897 -	£.	s.	d.	Claims under Life Policies (after deducting sums re-assured) -	£.	s.	d.
	1,548,971	15	9	Bonuses on ditto -	104,733	14	1
Premiums -	£.	s.	d.	Endowment Assurances matured -	£.	s.	d.
Less Re-Assurance Premiums -	204,272	1	5		3,005	-	-
	18,120	14	8	Bonuses on ditto -	402	10	-
Consideration for Annuities granted -	186,151	6	9	Surrenders -	3,407	10	-
Interest and Dividends, less Income Tax -	34,237	3	-	Annuities -	13,771	2	7
Fines and Assignment Fees -	56,227	12	10	Commission -	15,606	10	5
Gain on realisation of Investments -	129	11	-	Expenses of Management -	£.	s.	d.
	1,281	1	9		18,274	2	5
				Sums applied in Reduction of Cost of Leasehold Premises -	478	-	-
				Amount of Life Assurance and Annuity Fund at end of Year as per Second Schedule -	1,645,364	7	4
£.	1,826,998	11	1	£.	1,826,998	11	1

CALEDONIAN INSURANCE COMPANY—*continued.*

FIRE ACCOUNT.

	£.	s. d.		£.	s. d.
Amount of Fire Insurance Funds at 31st December 1897 :			Fire Claims, after deducting sums re-insured -	241,007	9 6
Capital paid up - - - - -	107,500	- -	Commission - - - - -	68,940	2 9
Fire Guarantee Fund - - - - -	270,000	- -			
Reserve for Unexpired Risk (being 44 per cent. of the Premium Income for 1897) - - - - -	179,049	- -	Expenses of Management -	56,973	18 1
	556,549	- -	Foreign and Colonial Taxes, and Expenses of Rating Committees and Salvage Associations -	12,895	1 5
			Transferred to Shareholders' Profit and Loss Account -	11,401	5 6
Premiums - - - - -	449,825	6 3	Amount of Fire Insurance Funds at end of Year, as per Fourth Schedule: £.		
Less Re-Insurances - - - - -	70,953	9 -	Capital paid up -	107,500	- -
	378,871	17 3	Fire Guarantee Fund -	270,000	- -
			Reserve for Unexpired Risk (being 44 per cent of the Premium Income for 1898) -	166,703	- -
	£.	935,420 17 3		544,203	- -
				£.	935,420 17 3

SHAREHOLDERS' PROFIT AND LOSS ACCOUNT.

	£.	s. d.		£.	s. d.
Balance from 1897 - - - - -	85,429	5 -	Dividend paid in 1898 - - - - -	30,100	- -
Interest and Dividends, less Income Tax -	22,393	9 4	Income Tax on Profits - - - - -	1,647	18 -
Transfer Fees - - - - -	20	- -	Bad and Doubtful Debts - - - - -	55	7 6
Transferred from Fire Account - - - - -	11,401	5 6	Written off Office Furniture and Maps -	3,526	10 2
Gain on realisation of Investments - - - - -	3,526	10 2	Balance, as per Fourth Schedule - - - - -	87,440	14 4
	£.	122,770 10 -		£.	122,770 10 -

GENERAL BALANCE SHEET

Of the Caledonian Insurance Company, as at 31st December 1898.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
Shareholders' Capital, 537,500 <i>l.</i> in 21,500 Shares of 25 <i>l.</i> , with 5 <i>l.</i> paid on each, total amount paid - - - - -	107,500	- -	Mortgages on Property within the United Kingdom - - - - -	125,304	9 8
Life Assurance and Annuity Fund - - - - -	1,645,364	7 4	Mortgages on Property out of the United Kingdom - - - - -	33,880	12 8
Fire Insurance Funds (exclusive of Capital) - - - - -	436,703	- -	Loans secured over Public Rates - - - - -	77,557	12 2
Shareholders' Profit and Loss Account - - - - -	87,440	14 4	Loans on the Company's Life Policies - - - - -	85,932	6 6
	2,277,008	1 8	Investments: - - - - -		
Claims under Life Policies admitted, but not paid - - - - -	49,414	15 3	Colonial Government Securities - - - - -	102,154	2 5
Outstanding Fire Losses - - - - -	45,565	14 -	Indian and Colonial Government Guaranteed Railway Stock - - - - -	18,767	- 5
Shareholders' Dividends outstanding - - - - -	2,377	15 6	United States Government Securities - - - - -	70,980	18 9
Sundry Balances due by the Company - - - - -	5,822	3 3	Other Foreign Government Securities - - - - -	22,087	16 -
	£.	2,380,188 9 8	Colonial Municipal Securities - - - - -	108,085	15 -
			Foreign Municipal Securities - - - - -	18,049	15 -
			Colonial Harbour Bonds - - - - -	4,140	- -
			Foreign Harbour Bonds - - - - -	1,740	13 4
			United States Municipal Securities - - - - -	67,508	14 3
			Railway and other Debentures and Debenture Stocks (including United States Railroad Bonds, 290,414 <i>l.</i>) - - - - -	609,290	4 7
			Railway and other Stocks and Shares (Preference and Ordinary) - - - - -	234,596	- 7
			Sum on Deposit with Colonial Banks - - - - -	13,455	6 4
			Fee-Duties and Ground Rents - - - - -	189,290	19 1
			House Property - - - - -	111,878	13 6
			Life Interests and Reversions purchased - - - - -	139,323	8 9
			Loans on Life Interests and Reversions - - - - -	172,208	- -
			Loans on Personal Security - - - - -	14,235	- -
			Agents' Balances (Receipts in course of Collection) - - - - -	65,874	- 8
			Outstanding Premiums - - - - -	2,517	8 3
			Outstanding Interest - - - - -	2,231	1 9
			Interest accrued, but not due - - - - -	19,612	4 7
			Cash on Deposit - - - - -	19,003	4 5
			Cash in hand and on Current Account - - - - -	47,498	2 11
			Office Furniture and Maps - - - - -	2,889	16 -
			Stamps - - - - -	95	2 1
				£.	2,380,188 9 8

Charles Ritchie, Chairman.
Wm. Stuart Fraser, } Directors.
Alex. Sholto Douglas, }
D. Deuchar, General Manager.

Edinburgh, 2nd May, 1899.

UNION ASSURANCE SOCIETY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Union Assurance Society, for the Year ending 31st December 1898.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year - - - -	2,155,328	17	6	Claims under Life Policies after deduction of Sumus Re-Assured - - - -	225,708	11	2
Premiums after deduction of Re-Assurance Premiums - - - - -	344,885	-	10	Surrenders - - - - -	15,652	5	-
Interest and Dividends - - - - -	85,712	-	9	Bonus paid in Cash - - - - -	26,754	9	2
Assignment and other Fees - - - -	49	-	3	Commission - - - - -	28,449	9	5
Profit realised on Investments - - -	3,831	17	2	Income Tax on Interest and Dividends -	2,750	19	8
				Expenses of Management - - - - -	29,985	1	1
				Bad Debts written off - - - - -	13	15	1
				Shareholders' proportion of Profit carried to Profit and Loss Account - - - -	15,000	-	-
				Amount of Life Assurance Fund at the end of the Year - - - - -	2,245,492	5	11
£.	2,589,806	16	6	£.	2,589,806	16	6

II.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Reserve Fund at the beginning of the Year - - - - 323,539 - -				Losses by Fire, after deduction of Re-Assurances - - - - -	291,735	18	1
Reserve for unexpired risks 75,000 - -	398,539	-	-	Expenses of Management - - - - -	68,937	17	4
Premiums after deduction of Re-Assurances - - - - -	456,808	5	6	Commission - - - - -	87,957	8	8
Transfer from Profit and Loss Account to Reserve for unexpired risks - - - -	20,000	-	-	Bad Debts written off - - - - -	-	11	2
				Balance carried to Profit and Loss Account	8,176	10	3
				Amount of Fire Reserve Fund at the end of the Year - - - - 323,539 - -			
				Reserve for unexpired risks 95,000 - -	418,539	-	-
£.	875,347	5	6	£.	875,347	5	6

III.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance from last Year - - - - -	63,706	12	8	Dividends to Shareholders - - - -	45,000	-	-
Interest and Dividends - - - - -	35,753	18	7	Income Tax on Interest and Dividends -	1,021	15	1
Profit realised on Investments - - -	6,272	13	2	Expenses of Management not carried to other Accounts - - - - 1,050 - -			
Balance from Fire Account - - - -	8,176	10	3	Pensions - - - - - 1,840 10 9	2,890	10	9
Shareholders' proportion of Life Profit -	15,000	-	-	Transfer to Reserve for unexpired risks -	20,000	-	-
				Balance - - - - -	59,997	8	10
£.	128,909	14	8	£.	128,909	14	8

UNION ASSURANCE SOCIETY—*continued.*

BALANCE SHEET

Of the Union Assurance Society, on 31st December 1898.

LIABILITIES.				ASSETS.				
LIFE DEPARTMENT.				LIFE DEPARTMENT.				
	£.	s.	d.		£.	s.	d.	
Life Assurance Fund	2,245,492	5	11	Mortgages on Property within the United Kingdom	837,525	13	1	
Claims under Life Policies admitted or advised, but not yet paid	42,972	18	6	Mortgages on Property out of the United Kingdom	6,750	-	-	
				Loans on the Society's Policies	86,301	10	6	
				Investments:—				
				British Government Securities	1,130	-	-	
				Indian Government Securities	121,102	1	7	
				Colonial Government Securities	42,750	4	-	
				Foreign Government Securities	217,283	6	6	
				Colonial Municipal Securities	25,000	-	-	
				Railway and other Debentures and Bonds and Debenture Stocks	303,307	13	2	
				Railway and other Stocks and Shares, Preference and Ordinary	370,732	2	-	
				Loans on Railway and other Securities	54,500	-	-	
				Loans on Personal Security	15,896	7	6	
				House Property	48,471	16	2	
				Branch Offices and Agents' Balances	60,760	15	2	
				Outstanding Premiums	4,840	15	10	
				Credit Premiums	4,064	5	5	
				Outstanding Interest, Due but not received	6,431	15	7	
				Outstanding Interest, Accrued but not due	21,610	8	7	
					£.	s.	d.	
				Cash on Deposit	31,888	-	-	
				Cash on Current Account	28,518	9	4	
					60,406	9	4	
					2,288,465	4	5	
GENERAL RESERVES (Proprietors' Funds).				GENERAL RESERVES (Proprietors' Funds).				
Subscribed Capital	450,000	-	-	Mortgages on Property within the United Kingdom	220,025	-	-	
of which is paid-up	180,000	-	-	Mortgages on Property out of the United Kingdom	28,922	18	3	
Life Reserve Fund	350,000	-	-	Investments:—				
Fire Reserve Fund	323,539	-	-	Colonial Government Securities	33,990	15	6	
Reserve for unexpired risks	95,000	-	-	Indian Government Securities	5,697	19	6	
Profit and Loss Account	59,997	8	10	Foreign Government Securities	29,226	17	1	
	£. 1,008,536	8	10	United States Government and State Securities	106,576	18	1	
Outstanding Fire Losses	37,476	18	-	United States Municipal Bonds	69,549	7	2	
Outstanding Fire Charges	1,620	19	-	Colonial Municipal Securities	21,697	8	6	
Outstanding Dividends	22,727	-	-	Bank Stock	25,600	-	-	
Re-Insurance Premiums due to other Companies	3,149	-	4	Railway and other Debentures and Bonds and Debenture Stocks	104,638	13	7	
Bills Payable	2,559	12	7	Railway and other Stocks and Shares, Preference and Ordinary	82,569	2	10	
				Loans on Railway and other Securities	12,500	-	-	
				Loans on Personal Security	331	-	-	
				Loans on Rates	453	6	8	
				Loans on Shares of the Society	1,000	-	-	
				House Property	141,965	12	6	
				Branch Offices and Agents' Balances	133,159	19	3	
				Outstanding Premiums	9,783	12	2	
				Re-Insurance Premiums due from other Companies	5,380	17	7	
				Outstanding Interest, Due but not received	2,773	3	10	
				Outstanding Interest, Accrued but not due	7,714	6	6	
				Bills Receivable	3,060	17	11	
					£.	s.	d.	
				Cash on Deposit	895	-	-	
				Cash in hand and on Current Account	28,557	1	10	
					29,452	1	10	
					1,076,069	18	9	
					£.	3,364,536	3	2

Stephen Soames, Chairman.
William Latham, } Directors.
J. T. Firbank,
L. K. Pagden, Actuary.
Chas. Darrell, Secretary.

We have audited the foregoing Accounts in detail with the Books and Vouchers, and certify as to their correctness therewith. We have also examined the Deeds, Securities, Certificates, &c., representing the Assets and Investments set out in the above Balance Sheet, and certify that they were in possession and safe custody at the above date.

24 March 1899.

Saffery, Sons, & Co.

UNIVERSAL LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Universal Life Assurance Society, for the Year ended 31st December 1898, in England, and 30th November 1898 in India (including Receipts and Expenditure at Head Office in London, and at the Four Branch Offices of the Society in Calcutta, Madras, Bombay, and Ceylon).

	£.	s.	d.		£.	s.	d.
Funds as per last Account	1,180,016	10	-	Death Claims under Policies (after deduction of Sums re-assured)	111,554	3	4
Less reduction in Sundry Funds by valuation of Rupee Assets and Liabilities at 1s. 4d. per Rupee, viz.:-				Endowment Policies Matured	2,000	-	-
In Estimated Liability under Society's Policies	50,699	-	-	Surrenders	2,105	3	-
In Reserve for Outstanding Reductions of Premium	1,046	13	6	Commissions	3,373	19	1
In Exchange Fluctuation Fund	35,731	2	5	Expenses of Management	8,136	9	10
In Surplus	109,052	14	1	Income Tax in England and India	1,424	1	10
	196,529	10	0	Dividends and Bonus to Shareholders	12,400	-	-
Funds in hand at beginning of year	983,487	-	-	Add Transfer from "Proprietors' Suspense Fund"	166	13	4
Premiums (after deduction of Re-Assurance Premiums)	76,441	18	11	Interest carried to credit of "Proprietors' Suspense Fund"	125	15	10
Interest and Dividends	40,348	7	10	Cash Bonus to Policy-holders out of Appropriation of 11th May 1898	17,161	17	4
Renewal Fines	29	14	6	Sum carried to "Assurance Fund Suspense Account" out of Appropriation of 11th May 1898	1,444	2	8
Assignment Notice Fees	21	15	-	Sum carried to "Policy-holders' Exchange Fluctuation Fund" out of appropriation declared 11th May 1898	4,000	-	-
Transfers to "Proprietors' Suspense Fund":					22,606	-	-
From Proprietors' Dividends unpaid	309	2	10	Sums transferred to "Policy-holders' Suspense Fund":			
From "Interest Account" as per contra	125	15	10	From "Assurance Fund Suspense Account"	11,467	4	1
	434	18	8	Ditto ditto	1,444	2	8
Transfers from Appropriation Account, 11th May 1898, to "Assurance Fund Suspense Account"	1,444	2	8	From "Policy-holders' Exchange Fluctuation Fund"	18,268	17	7
To "Policy-holders' Exchange Fluctuation Fund"	4,000	-	-	Ditto ditto	4,000	-	-
	5,444	2	8	From "Interest Account"	996	15	9
Amount transferred to "Policy-holders' Suspense Fund" as per contra	36,177	-	1		36,177	-	1
				Balance of Profit and Loss on Annual Valuation of Securities and Indian Exchange	131	11	2
				Amount of Funds at end of the Year, as per Second Schedule	942,184	-	2
£.	1,142,384	17	8	£.	1,142,384	17	8

BALANCE SHEET

Of the Universal Life Assurance Society, on the 31st December 1898, in England, and on the 30th November 1898 in India.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up	60,000	-	-	Mortgages on Property within the United Kingdom	220,736	-	9
Assurance Fund, including—				Loans on the Society's Policies	39,377	-	9
Calculated present value of Life Policies	754,825	-	-	Investments:			
Balance or Surplus Reserve Fund, as per Annual Valuation	77,313	16	3	Indian Government Securities	174,896	12	0
Making Total Assurance Fund	832,138	16	3	Colonial Government Securities	80,498	19	6
Reserve Fund for Reduction of Premiums to 10th May 1899, allotted at last division of Profits, but not yet received by Policy-holders at dates of this Account	9,300	-	-		255,395	11	6
Proprietors' Suspense Fund	4,568	3	10	Railway and other Debentures and Debenture Stocks	45,612	15	6
Policy-holders' Suspense Fund	36,177	-	1	Railway and other Shares (Preference)	80,665	6	1
Total Funds, as per First Schedule	942,184	-	2	Railway and other Shares (Ordinary)	9,693	18	4
Claims admitted, but not paid	19,829	8	8		90,359	4	5
Proprietors' Dividends unpaid	2,917	5	1	House Property (Freehold and Leasehold Premises in London)	19,722	3	7
Surrender Values of Lapsed Policies in abeyance	696	19	-	Mortgages on Town and District Rates	258,568	15	7
Outstanding Expenses	285	-	-	Loans on Reversionary Charges	4,000	-	-
£.	965,912	12	11	Temporary Loans on Indian Government Securities	2,180	-	-
				Agents' Balances	1,058	12	11
				Outstanding Premiums	2,850	3	11
				Interest accrued	14,051	11	5
				Cash in hand and on Current Account	11,522	9	1
				Bills of Exchange and Country Bankers' Drafts	478	3	6
				£.	965,912	12	11

C. Freville Surtees, Chairman.
W. G. Stirling,
Edwin Berkeley Portman, } Directors.
G. F. Hardy, Actuary.

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Universal Life Assurance Society made by the Actuary.

I.

The valuation is made up to 31st December 1898, for English policies ; and to 30th November 1898, for Indian policies.

II.

The profits are ascertained each year, and declared at the annual meeting held on the second Wednesday in May, when all those policy-holders who have paid six annual premiums on the participating scale are entitled to a cash bonus in the form of a reduction of their next annual premium. Such reduction is at a uniform rate for all participating policy-holders.

The annual cash returns, or reductions per cent. upon the annual premiums, English and Indian, as declared on the second Wednesday in May of each of the undermentioned years, have been as follows from the commencement of the Society :—

1834	-	-	-	Nil.	1856	-	-	-	-	33½	1878	-	-	-	-	50
1835	-	-	-	Nil.	1857	-	-	-	-	33½	1879	-	-	-	-	50
1836	-	-	-	Nil.	1858	-	-	-	-	33½	1880	-	-	-	-	50
1837	-	-	-	Nil.	1859	-	-	-	-	36	1881	-	-	-	-	50
1838	-	-	-	Nil.	1860	-	-	-	-	40	1882	-	-	-	-	50
1839	-	-	-	Nil.	1861	-	-	-	-	45	1883	-	-	-	-	50
1840	-	-	-	60	1862	-	-	-	-	45	1884	-	-	-	-	50
1841	-	-	-	60	1863	-	-	-	-	47½	1885	-	-	-	-	45
1842	-	-	-	60	1864	-	-	-	-	50	1886	-	-	-	-	45
1843	-	-	-	50	1865	-	-	-	-	50	1887	-	-	-	-	45
1844	-	-	-	50	1866	-	-	-	-	50	1888	-	-	-	-	45
1845	-	-	-	50	1867	-	-	-	-	50	1889	-	-	-	-	45
1846	-	-	-	47	1868	-	-	-	-	50	1890	-	-	-	-	45
1847	-	-	-	40	1869	-	-	-	-	50	1891	-	-	-	-	45
1848	-	-	-	42½	1870	-	-	-	-	50	1892	-	-	-	-	45
1849	-	-	-	42½	1871	-	-	-	-	50	1893	-	-	-	-	45
1850	-	-	-	42½	1872	-	-	-	-	50	1894	-	-	-	-	45
1851	-	-	-	45	1873	-	-	-	-	50	1895	-	-	-	-	45
1852	-	-	-	45	1874	-	-	-	-	50	1896	-	-	-	-	45
1853	-	-	-	45	1875	-	-	-	-	50	1897	-	-	-	-	45
1854	-	-	-	45	1876	-	-	-	-	50	1898	-	-	-	-	45
1855	-	-	-	40	1877	-	-	-	-	50	1899	-	-	-	-	45

(One-fifth of the ascertained profits of the five preceding years, subject to such deductions as the Board may consider desirable, is divided annually between the policy-holders and shareholders, three-fourths, or seventy-five per cent., to the former, and one-fourth to the latter. The remaining four-fifths are set apart to enter into the average of the next and succeeding years.

The sum allotted to each policy at the yearly division of profits may be applied either in reduction of the current year's premium or in augmentation of the amount assured, by the addition to the policy of such reversionary bonus as the year's return of premium will assure as a single premium at the then age, but the option exercised by the policy-holder on the first occasion of participation in profits regulates the application of his share of all future divisions of profits.

The principle of an annual valuation and distribution of profits among the policy-holders and proprietors of this Society is determined by the Deed of Settlement constituting this Society, dated 15th May 1834, and referred to in this Society's Act of Parliament, 6 Will. 4, c. liv.

III.

The table of mortality used throughout in the Valuation is the H_M Table of the Institute of Actuaries :—

When, in issue and survivorship contracts, the risk is not capable of estimation by ordinary statistical methods, the whole Premium received by the Society is accumulated from year to year at 3 per cent. interest, as a liability fund to be dealt with only at the termination of the risk.

IV.

The rate of interest assumed in the Valuation is 3 per cent.

V.

The difference between the annual premiums receivable and the net 3 per cent. H_M premium valued, or, in other words, the whole of the loading on the premiums, is reserved to provide for future expenses and profits. A further provision for future expenses and profits is made in the special method regulating this Society's business, namely, the division annually of only one-fifth of the ascertained profits, the remaining four-fifths entering into the average of the next and succeeding years.

VI.

The Consolidated Revenue Account since the last valuation is, in this Society, which has an annual valuation of assets and liabilities, and an annual division of profits, identically the same as the Revenue Account of the year. The first Schedule (lodged with the Board of Trade) gives the return required.

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*

VII.

SUMMARY AND VALUATION of the English Policies of the Universal Life Assurance Society,
on 31st December 1898.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Value by the 3 per Cent. Institute of Actuaries' H ^m Table.			
					Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
Section I.		£. s. d.	£. s. d.	£.	£.	£.	£.	£.
WITH PARTICIPATION IN PROFITS.								
For Whole Term of Life -	1,213	1,179,264 6 6	33,857 18 -	27,663	802,185	338,818	273,297	528,888
Limited Number of Pay- ments - - - - -	2	2,302 11 -	64 6 8	49	1,008	586	460	548
Extra Premiums payable * -	-	-	267 4 6	-	107	-	-	107
TOTAL Assurances with Profits - - - - -	1,215	1,181,566 17 6	34,189 9 2	27,712	803,300	339,404	273,757	529,543
Section II.								
WITHOUT PARTICIPATION IN PROFITS.								
For Whole Term of Life -	284	271,227 4 3	8,270 14 9	7,681	175,715	90,153	83,150	92,365
Limited Number of Pay- ments - - - - -	2	6,500 - -	136 - 10	125	2,335	2,121	1,938	397
Endowment Assurances -	20	21,933 6 8	962 7 8	863	15,176	9,284	8,312	6,864
Joint Lives (last that dies) -	4	3,650 - -	58 1 6	49	2,018	830	704	1,314
Survivorships, Life against Life - - - - -	9	25,570 - -	486 3 10	441	5,273	2,309	2,103	3,170
Survivorship and Issue Risks	1	800 - -	-	-	113	-	-	113
Short Periods - - - -	15	15,050 - -	503 18 6	471	504	-	-	504
Extra Premiums payable * -	-	-	94 6 4	-	38	-	-	38
TOTAL Assurances with- out Profits - - - - -	335	344,730 10 11	10,511 13 5	9,630	201,172	104,627	96,207	104,965
TOTAL Assurances - -	1,550	1,526,297 8 5	44,701 2 7	37,342	1,004,472	444,101	369,964	634,508
Deduct Re-assurances	-	57,548 6 7	1,606 10 5	1,438	34,017	13,515	11,401	22,616
Net Amount of Assur- ances - - - - -	1,550	1,468,749 1 10	43,094 12 2	35,904	970,455	430,586	358,563	611,892
Adjustment for im- mediate payment of Claims - - - - -	-	-	-	-	6,000	-	-	6,000
TOTAL of the Results (Section I. and Sec- tion II.)† - - - - -	1,550	1,468,749 1 10	43,094 12 2	35,904	976,455	430,586	358,563	617,892

Note.—No annuities now remain on the books.

* The Extra Premiums in the above classifications, viz., 267*l.* 4*s.* 6*d.* in Section I., and 94*l.* 6*s.* 4*d.* in Section II., together 361*l.* 10*s.* 10*d.*, are for voyage and residence, and special occupations, in certain foreign countries other than India and Ceylon beyond the limits of Europe. These Extra Premiums are for the most part of temporary duration, and are excluded from the valuation of Premiums receivable.

† In addition to Section III. and Section IV., page 49.

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*VII.—*continued.*

SUMMARY AND VALUATION of the Policies of the Universal Life Assurance Society,
on 30th November 1898, upon Lives in India.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Value by the 3 per Cent. Institute of Actuaries' H ^m Table.			
					Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.		£. s. d.	£. s. d.	£.	£.	£.	£.	£.
Section III.								
WITH PARTICIPATION IN PROFITS.								
For Whole Term of Life -	946	436,151 13 8	12,038 16 -	9,661	238,453	178,578	142,224	96,220
Extra Premiums payable * -	-	—	8,019 18 11	—	1,123	—	—	1,123
TOTAL Assurances with Profits - - - - }	946	436,151 13 8	20,058 14 11	9,661	239,576	178,578	142,224	97,352
Section IV.								
WITHOUT PARTICIPATION IN PROFITS.								
For Whole Term of Life -	431	143,353 6 8	3,813 18 9	3,510	75,622	57,210	52,281	23,341
Limited Number of Pay- ments - - - - -	16	5,966 13 4	227 2 8	206	2,723	1,951	1,797	926
Endowment Assurances -	160	68,490 - -	3,398 13 5	3,150	44,802	33,521	30,932	13,870
Survivorship, Life against Life - - - - -	1	1,000 - -	14 10 -	11	110	82	62	43
For Short Periods - -	23	8,750 - -	104 17 6	90	105	Nil.	Nil.	105
Extra Premiums payable * -	-	—	2,842 2 8	—	398	—	—	398
TOTAL Assurances with- out Profits - - - }	631	227,560 - -	10,401 5 -	6,967	123,760	92,764	85,072	38,688
TOTAL Assurances -	1,577	663,711 13 8	30,459 19 11	16,628	363,336	271,342	227,296	136,040
Deduct Re-assurances	-	2,316 13 4	109 12 4	80	1,374	1,128	1,067	307
Net Amount of Assur- ances - - - - }	1,577	661,395 - 4	30,350 7 7	16,548	361,962	270,214	226,229	135,733
Adjustment for imme- diate payment of Claims - - - - }	-	—	—	—	1,200	—	—	1,200
TOTAL of the Results (Section III. and Sec- tion IV.)† - - - }	1,577	661,395 - 4	30,350 7 7	16,548	363,162	270,214	226,229	136,933

* The Extra Premiums in the above classifications viz., 8,019*l.* 18*s.* 11*d.* in Section III. and 2,842*l.* 2*s.* 8*d.* in Section IV., together 10,862*l.* 1*s.* 7*d.*, are for residence, and special occupations, in India and Ceylon. These Extra Premiums are excluded from the valuation of premiums receivable.

† In addition to Section I. and Section II., on preceding page.

Note.—The liability on the Indian Rupee transactions above scheduled is calculated throughout at 1*s.* 4*d.* per rupee, as well as the Indian Assets held by the Society's branches in India.

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*VII—*continued.*GENERAL RECAPITULATION of preceding Classifications of Assurances,
Section I. to Section IV.

NET RISKS, AFTER DEDUCTION OF RE-ASSURANCES.	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Valuation by the 3 per Cent. Institute of Actuaries' H ^M . Table.			
					Value of Sums Assured and Bonuses.	Value of Office Yearly Premiums.	Value of Net Yearly Premiums	Net Liability.
ENGLISH POLICIES.		£. s. d.	£. s. d.	£.	£.	£.	£.	£.
Classes Section I. } and Section II. } TOTAL	1,550	1,468,749 1 10	43,094 12 2	35,904	976,455	430,586	358,563	617,892
INDIAN POLICIES.								
Classes Section III. and } Section IV. }	1,577	661,395 - 4	30,350 7 7	16,548	363,162	270,214	226,229	136,933
Total English and Indian (Classes Section I. to Section IV.) Assurance Policies (after deduction of all Re-assurances) -	3,127	2,130,144 2 2	73,444 19 9	52,452	1,339,617	700,800	584,792	754,825

VALUATION BALANCE SHEET of the Universal Life Assurance Society as at 31st December 1898, for English Policies, and at 30th November 1898, for Indian Policies (as estimated for the declaration of Profits on 10th May 1899, for Bonus Year ending 9th May 1900).

Net Liability, under Life Assurance transactions in force on the books of the Society (as per summary statements provided in Schedule 5, <i>see</i> General Recapitulation above)	£. s. d.	Life Assurance Fund, as per Balance Sheet under Schedule 2	£. s. d.
	754,825 - -		832,138 16 3
"Gross Surplus" - - - -	77,313 16 3		
Total Assurance Fund - - - £.	832,138 16 3	£.	832,138 16 3

VIII.

Policies are entitled to share in the profits after payment of six full Annual premiums.

IX.

The results of the annual valuation show :—

Firstly.—The total amount of profit made by the Society for the year ended 31st December 1898, in England, and 30th November 1898, in India, and applicable for division between 10th May 1899 and 9th May 1900, is 15,462*l.* 15*s.* 3*d.*

Secondly.—The portion of the above sum divisible amongst policy-holders is 11,597*l.* 1*s.* 5*d.*, this amount being augmented by a further sum of 8,581*l.* 10*s.* 5*d.* from the Policy-holders' Suspense Fund, making a total distribution to the Policy-holders of 20,178*l.* 11*s.* 10*d.* The number of policies entitled to participate is 1,873, and the amount of the said policies 1,401,167*l.* 14*s.* 2*d.* exclusive of Reversionary Bonuses, or 1,483,797*l.* 18*s.* 6*d.* inclusive of Reversionary Bonuses.

Thirdly.—Specimens required "of bonuses allotted to policies for 100*l.*" are given in the following table for policies in force 6, 10, and 15 years, but policies in force for five years only are not entitled to bonus until payment of another premium.

UNIVERSAL LIFE ASSURANCE SOCIETY—continued.

IX.—continued.

BONUS TABLE required by Parliamentary Form, Year 10th May 1899 to 9th May 1900.

AGE AT ENTRY.	Original or Contract Annual Premiums, payable on Policies with participation in Profits effected for the Whole of Life.	ANNUAL CASH BONUS.			ANNUAL REVERSIONARY BONUS.		
		Abatement (45 per cent.) allowed for the Year, on the original Contract Premium upon Policies in Force for			Bonuses added to Policies in the Current Year instead of Premium being Reduced when the Assured have elected to take their share of Profits in that way on Assurances in Force for		
		6 Years.	10 Years.	15 Years.	6 Years.	10 Years.	15 Years.
					One Year's Bonus.	One Year's Bonus.	One Year's Bonus.
English Policies.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	1 18 8	- 17 5	- 17 5	- 17 5	2 5 11	2 3 4	1 19 9
30	2 8 10	1 2 -	1 2 -	1 2 -	2 9 5	2 6 1	2 2 1
40	3 3 -	1 8 4	1 8 4	1 8 4	2 13 3	2 9 7	2 5 6
50	4 5 6	1 18 6	1 18 6	1 18 6	3 - 11	2 17 -	2 12 11

C. Freville Surtees, Chairman.
W. G. Stirling,
Edwin Berkeley Portman, } Directors.
G. F. Hardy, Actuary
(Principal Officer).

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the Life Branch of the Commercial Union Assurance Company (Limited), for the Year ending 31st December 1898.

	£.	s.	d.	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year :-							Claims under Policies (including Bonus additions), after deduction of sums Re-assured	129,131	19	5
Life Assurance Fund	2,029,879	5	-				Endowment Assurances matured	7,656	1	8
Investment Reserve Fund	10,886	18	8	2,040,715	18	8	Surrenders (including 4,616 <i>l.</i> on surrender of one old Policy)	11,217	-	1
New Premiums	28,580	14	8				Annuities	2,927	12	7
Renewal Premiums	215,985	19	9				Reduction of Premiums by Bonus	517	4	11
	244,516	14	5				Commission	9,561	4	4
Deduct Re-assurances	34,080	18	-	210,485	16	5	Expenses of Management	16,147	11	1
Premium for Endowment certain	-	-	-	37	17	8	Valuation Expenses	1,964	16	8
	£.	s.	d.				Bad Debt	-	14	3
Consideration for Annuities	20,662	16	8	12,511	4	2	Loss on Exchange	103	6	11
Deduct Re-assurances	8,141	12	6	83,274	7	6	Loss on realisation of Security	44	2	6
Interest and Dividends	-	-	-	174	-	8	Shareholders' proportion of Quinquennial Profits	55,695	-	-
Fines	-	-	-	11,908	6	3	Portion of Profits of 214,921 <i>l.</i> allotted to Policy-holders taken by them in cash	42,590	14	11
Profit on Reversions fallen in	-	-	-					98,285	14	11
							Life Assurance Fund	2,058,849	5	-
							Investment Reserve Fund	22,695	17	5
								2,081,545	2	5
	£.			£.				£.		
	2,359,102	11	4					2,359,102	11	4

BALANCE SHEET

Of the Life Branch of the Commercial Union Assurance Company (Limited), on the 31st of December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund	2,058,849	5	-	Mortgages on Property within the United Kingdom	871,580	5	9
Life Investment Reserve Fund	22,695	17	5	Mortgages on Property out of the United Kingdom	128,550	-	-
Claims outstanding	33,548	4	10	Mortgages on Rates raised under Acts of Parliament	75,270	1	4
Re-assurance Premiums due, but not paid	4,377	14	10	Loans upon Life Interests and Reversions	316,396	17	7
Commission due, but not paid	2,538	18	4	Loans upon Personal Security	18,123	2	8
Annuities due	170	8	10	Loans on the Company's Policies	50,966	1	4
Suspense Account	393	4	8	Investments:			
Interest received in advance of due dates	3,831	14	8	British Government Securities	1,517	18	3
Amount due to the General Funds	5,787	11	1	Indian and Colonial Government Securities	108,064	15	3
				Foreign Government Securities	34,005	6	1
				United States Railway Bonds	150,232	2	4
				Railway and other Debentures and Debenture Stocks	206,292	9	3
				Railway and other Preference Stocks and Shares	82,737	4	4
				Freehold Ground Rents	13,400	-	-
				Life Policy purchased	1,750	7	8
				Branch and Agency Balances	34,519	13	9
				Outstanding Premiums	12,776	9	8
				Outstanding Interest	8,244	11	11
				Cash:			
				On Deposit	5,200	-	-
				With Bankers and in hand	17,585	2	6
					22,785	2	6
	£.				£.		
	2,182,182	9	8		2,182,182	9	8

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED)—*continued.*

FIRE ACCOUNT

For the Year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Fire Fund at the beginning of the Year	1,136,460	4	1	Losses paid and outstanding, after deduction of Re-insurances	617,799	9	-
Premiums, after deduction of Re-insurances	1,092,822	10	1	Commission and Brokerage	155,904	1	9
Interest	36,269	11	-	Contributions to Fire Brigades	7,226	15	6
				State Charges—Foreign	17,916	9	3
				Expenses of Management	183,194	17	6
					208,338	2	3
				Bad Debts	331	18	4
				Amount to Profit and Loss	80,000	-	-
				Amount of Fire Fund at the end of the Year	1,203,178	13	10
£.	2,265,552	5	2	£.	2,265,552	5	2

E. Roger Owen, Manager, Fire Department.

MARINE ACCOUNT

For the Year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Marine Fund at the beginning of the Year	314,351	6	1	Losses paid and Outstanding, after deduction of Re-insurances	165,317	3	10
Premiums, after deduction of Re-insurances, Discounts, and Returns	242,971	4	6	Expenses of Management	32,666	7	9
Interest	9,421	17	10	Subscriptions to Lloyd's and Register Books	645	9	6
				Underwriters' and Managers' Commissions	6,649	10	9
					39,961	8	-
				Bad Debts	19	13	9
				Amount to Profit and Loss	30,000	-	-
				Amount of Marine Fund at the end of the Year	331,446	2	10
£.	566,744	8	5	£.	566,744	8	5

R. T. Jones, Underwriter.

PROFIT AND LOSS ACCOUNT

For the Year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Balance of last Year's Account	99,461	11	5	Dividend paid 4th May	50,000	-	-
Interest and Dividends not carried to Departmental Accounts	31,541	12	7	Interim Dividend paid 4th November	25,000	-	-
Amount transferred from Fire Department	80,000	-	-	Interest on "West of England" Debenture Stock	11,600	-	-
Shareholders' proportion of Life Profits	55,896	-	-	Expenses not carried to Departmental Accounts	11,970	9	6
Amount transferred from Marine Department	30,000	-	-	Remuneration to Directors and Auditors	8,393	15	-
Transfer Fees and Sundry Receipts	46	15	-	Income Tax on Profits	5,268	10	10
				Furniture and Fittings at Head Office and Branches—Expenditure during the Year	3,867	8	-
				Alterations and Repairs at Head Office and Branches—Expenditure during the Year	909	1	11
					30,409	5	3
				Amount written off Freehold and Leasehold Offices, Furniture and Fittings	20,000	-	-
				Guarantee and Pension Fund	10,000	-	-
				Cost of Businesses acquired	2,612	14	6
£.	296,744	19	-	Balance carried to next Year's Account	147,122	19	3
				£.	296,744	19	-

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED)—continued.

BALANCE SHEET

Of the Company for the Year ending 31st December 1898.

LIABILITIES.		£.	s.	d.	ASSETS.		£.	s.	d.
Shareholders' Capital :—	£.	s.	d.		Mortgages on Property within the United Kingdom		54,881	4	3
Subscribed — 50,000					Mortgages on Property out of the United Kingdom		54,653	19	—
Shares of 50 <i>l.</i> each - 2,500,000	—	—	—		Mortgages on Rates raised under Acts of Parliament		20,066	13	—
Paid-up				250,000	Loans upon Life Interests and Reversions		3,600	—	—
"West of England" 4 per cent. Terminable Debenture Stock				300,000	Loans upon Personal Security		10,164	8	10
General Reserve Fund				200,000	Life Investments and Outstanding Accounts, as per separate Balance Sheet		2,132,182	9	8
Investment Reserve Fund				11,769	7	3			
Guarantee and Pension Fund				26,087	5	1			
Fire Fund				1,203,178	13	10			
Life Account, as per separate Balance Sheet				2,132,182	9	8			
Marine Fund				331,446	2	10			
Profit and Loss Account				147,122	19	3			
Bills Payable				432	—	—			
Unclaimed Dividends and Interest				793	2	—			
Perpetual Premiums and Fire Deposits				17,042	4	2			
Survey Fees				36	15	—			
Interest received in advance of due dates				572	12	5			
Suspense Account				2,193	11	5			
	£.	s.	d.						
Outstanding Fire Losses	110,485	—	—		Investments :—				
Outstanding Marine Losses	12,927	—	—		British Government Securities		121,050	15	7
Amounts due to other Companies for Re-insurances	88,438	3	4		Indian and Colonial Government Securities		192,791	14	5
				211,850	3	4			
					Colonial Municipal Securities		62,286	2	3
					Foreign Government Securities		122,603	13	3
					United States Government Securities		85,921	8	8
					United States Railway Bonds		301,863	9	5
					United States Railway Guaranteed Stocks		4,770	—	—
					United States Municipal Securities		42,818	12	—
					Railway and other Debentures and Debenture Stocks		171,729	19	8
					Railway and other Stocks and Shares		193,424	4	2
					Freehold Premises at Home and Abroad, partly occupied as Offices of the Company, and partly producing revenue		521,810	6	5
					Leasehold Premises ditto ditto		19,251	4	7
					Branch and Agency Balances		227,843	16	2
					Amounts due by other Companies for Re-insurances and Losses		66,025	18	2
					Contribution of Expenses due by "West of England Life Fund"		3,310	19	2
					Outstanding Marine Premiums		30,357	8	4
					Outstanding Fire Premiums		5,779	9	5
					Outstanding Interest		2,846	2	8
					Cash :—	£.	s.	d.	
					On Deposit		152,061	6	6
					With Bankers and in hand		197,668	6	10
							349,729	13	4
					Bills Receivable		26,386	18	11
					Stamps in hand		769	3	10
					Amount due from the Life Department		5,787	11	1
						£.	4,834,707	6	3
						£.	4,834,707	6	3

H. W. Norman, Chairman.
John H. Ley,
William C. Dawes, } Directors.
T. E. Young, Actuary.
H. Mann, Secretary.

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED)—*continued.*

REVENUE ACCOUNT

Of the West of England Life Fund, from 1st January to 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Fund at the beginning of the Year	777,708	13	4	Claims under Policies (including Bonus Additions), after deduction of sums Re-assured	72,231	1	6
Investment Reserve Fund	1,140	5	7	Endowment Assurances Matured	876	19	10
Renewal Premiums	48,112	8	7	Surrenders	1,226	5	8
Deduct Re-assurances	2,421	5	3	Annuities	70	16	-
Interest and Dividends	30,432	6	-	Cash Bonuses to Policy-holders	1,602	2	-
Fines	78	16	9	Commission	1,938	11	5
				Expenses of Management	3,414	7	10
				Valuation Expenses	673	14	-
				Amount written off Outstanding and Accrued Interest	500	-	-
				Bad Debt	4	17	11
				Amount of Fund at the end of the Year	771,372	3	3
				Investment Reserve Fund	1,140	5	7
£.	855,051	5	-	£.	855,051	5	-

BALANCE SHEET

Of the West of England Life Fund, 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
West of England Life Fund	771,372	3	3	Mortgages on Property within the United Kingdom	241,368	10	8
Investment Reserve Fund	1,140	5	7	Mortgages on Rates raised under Acts of Parliament	169,200	1	4
Claims Outstanding	20,318	5	5	Loans upon Life Interests	54,692	2	3
Surrenders due but not paid	33	4	-	Loans upon Reversions	24,401	6	8
Contribution of Expenses due to Commercial Union Assurance Company (Limited)	3,310	19	2	Indian and Colonial Government Securities	4,024	14	5
Suspense Account	503	6	1	Loans upon Personal Security	393	6	8
Interest received in advance of due dates	297	6	10	Foreign Government Securities	2,670	-	-
				Railway and other Debentures and Debenture Stock	50,161	14	1
				Railway and other Preference Stocks and Shares	40,985	15	8
				United States Railway Bonds	26,113	14	2
				Life Interests and Reversions Purchased	8,722	3	8
				Freehold Estate	89,378	15	2
				Cash on Deposit with Bankers	29,828	18	7
£.	796,975	10	4		741,941	3	4
				Loans on the Company's Policies	28,924	12	2
				Agents' Balances	5,572	5	1
				Outstanding Premiums	1,396	11	11
				Outstanding and Accrued Interest	14,827	15	4
				Cash with Bankers and in hand	4,303	2	6
				Stamps in hand	10	-	-
				£.	796,975	10	4

H. W. Norman, Chairman.
 William C. Dawes, } Directors.
 John Trotter, }
 T. E. Young, Actuary.
 H. Mann, Secretary.

PIONEER LIFE ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Pioneer Life Assurance Company (Limited), for the Year ending 31st March 1899.

I.—LIFE ASSURANCE ACCOUNT (Ordinary and Industrial).

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	2,779	17	9	Claims under Life Policies	3,111	8	3
Premiums	9,755	18	2	Surrenders	19	14	7
Interest	1,291	14	—	Commissions	2,496	7	3
Transfer Fees	1	16	—	Expenses of Management	7,521	14	3
				Less estimated cost of establishing Industrial Branch	4,000	—	—
					3,521	14	3
				Amount written off Furniture Account	125	18	2
				Amount written off Preliminary Expenses	268	3	3
				Bad debts	5	16	10
				Difference on sale of stock	397	19	4
				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule	3,882	4	—
£.	13,829	5	11	£.	13,829	5	11

II.—ACCIDENT ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Accident Assurance Fund at the beginning of the Year	589	4	1	Claims under Accident Policies	241	19	9
Premiums	832	7	—	Commissions	93	16	9
				Expenses of Management	259	1	8
				Amount of Accident Assurance Fund at end of the Year, as per Fourth Schedule	826	12	11
£.	1,421	11	1	£.	1,421	11	1

BALANCE SHEET

Of the Pioneer Life Assurance Company (Limited), on the 31st March 1899.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital	41,723	17	—	Mortgages on Property within the United Kingdom	6,712	4	8
Life Assurance Fund	3,882	4	—	INVESTMENTS AT COST.			
Accident Assurance Fund	826	12	11	East Indian Railway Company's Annuity, Class B	16,384	17	9
Sundry Creditors	3,581	13	11	Bank of Ireland Stock	6,566	15	7
				Railway and other Debentures and Debenture Stocks	2,146	5	6
				Railway and other Stocks and Shares	8,216	16	6
				Reversion purchased, and advance on Mortgage of Reversion	1,001	16	11
					41,028	16	11
				Outstanding Premiums	59	19	8
				Interest accrued	179	13	7
				Furniture Account	370	16	8
				Cash in hand	302	7	9
				Preliminary Expenses	1,072	13	3
				Establishment Expenses £. 3,000			
				Add estimated cost of establishing Industrial Branch	4,000	—	—
£.	50,014	7	10		7,000	—	—
				£.	50,014	7	10

R. Bennett, Chairman.
J. D. Murray,
G. B. Smith-Brodrick, } Directors.
W. C. Laing, Secretary.

We have examined the Books, Accounts, and Vouchers of the Pioneer Life Assurance Company (Limited), to 31st March 1899, and certify that the above Accounts and Balance Sheet are in accordance therewith.
We have examined the Securities in the possession of the Company, and verify those deposited with the High Court of Chancery.

3rd May, 1899.

Chalmers, Wade & Co., Chartered Accountants, Auditors.

BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the British Empire Mutual Life Assurance Company, for the Year ending 31st December 1898.

	£.	s.	d.	£.	s.	d.		£.	s.	d.	
Amount of Funds at the beginning of the year	2,671,413	5	8				Claims - - - - -	160,099	13	6	
Adjustment to bring Rupee Fund to a sterling basis	115,325	16	11	2,556,087	8	9	Endowments Matured - - - - -	22,204	9	8	
Premiums (less Re-assurances) - - - - -	-	-	-	271,581	5	6	Surrenders - - - - -	18,602	15	6	
Consideration for Annuities - - - - -	-	-	-	58,998	-	2	Annuities - - - - -	12,574	8	8	
Interest (less Tax) - - - - -	-	-	-	101,820	-	2	Commission - - - - -	14,908	19	2	
Fines and Fees - - - - -	-	-	-	128	12	6	Expenses of Management - - - - -	31,102	7	11	
							Cash Bonus - - - - -	851	18	6	
							Bonus reduction of Premiums - - - - -	1,937	7	2	
							Amount of Funds at the end of the year (as per Second Schedule) - - - - -	2,726,338	12	-	
	£.			2,068,615	7	1		£.	2,968,615	7	1

BALANCE SHEET

Of the British Empire Mutual Life Assurance Company, on the 31st December 1898.

LIABILITIES.			£.	s.	d.	ASSETS.			£.	s.	d.
Assurance Fund - - - - -	2,673,896	17	1			Mortgages on Property within the United Kingdom -	464,178	4	7		
Reserve Fund - - - - -	52,439	14	11	2,726,338	12	-	Mortgages on Property out of the United Kingdom -	260,237	12	1	
Claims admitted or announced - - - - -				38,719	17	3	Loans on Reversions - - - - -	95,772	19	6	
Outstanding Accounts - - - - -				3,208	2	0	Loans on Life Interests - - - - -	315,647	4	2	
							Loans on the Company's Policies and on Positive Notes -	156,251	9	11	
							Loans on Personal Security (with Life Policies and other collateral securities) - - - - -	81,787	19	-	
							Investments :				
							Indian Government Securities - - - - -	225,078	8	7	
							Colonial Government Securities - - - - -	76,502	-	-	
							Municipal Securities - - - - -	8,680	7	3	
							Foreign Government Securities - - - - -	18,732	-	-	
							Railway Debentures and Debenture Stock - - - - -	350,102	7	-	
							Railway Stock and other Stocks (Preference and Ordinary) - - - - -	159,509	-	-	
							House Property and Land - - - - -	189,811	8	-	
							Ground Rents - - - - -	78,876	12	6	
							Reversions - - - - -	52,204	-	8	
							Life Interests - - - - -	3,474	2	3	
							Furniture and Fixtures at Head Office and Branches -	1,777	7	4	
							Agents' Balances - - - - -	18,106	3	-	
							Outstanding Premiums (payable in January) - - -	43,527	-	11	
							„ Interest - - - - -	6,064	15	8	
							Accrued Interest - - - - -	27,756	8	11	
							Cash :				
							On Deposit - - - - -	111,067	-	-	
							In hand and on Current Account - - - - -	23,137	-	3	
£.	2,768,266	12	-	£.	2,768,266	12	-	£.	2,768,266	12	-

John E. Gorst, Chairman.
W. H. Wills, } Directors.
Sidney Young, }
G. H. Ryan, General Manager.

WESLEYAN AND GENERAL LIFE AND SICKNESS ASSURANCE SOCIETY.

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the Wesleyan and General Life and Sickness Assurance Society, for the Year ending 31st December 1898.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	315,588	7	5	Claims under Policies	140,022	12	4			
Premiums (no Re-Assurance Premiums)	364,320	14	9	Bonuses thereon	1,709	10	9	141,782	3	1
Interest	12,476	18	0	Surrenders				8,412	12	3
Policies and Stamps	22	2	6	Commission				101,365	7	5
Profit on Realization of Investment	24	13	0	Expenses of Management	30,741	2	8			
				Extension Expenses (Special New Business Charges)	40,130	14	8			
				Transferred to Sickness Assurance Account				70,871	17	4
				Amount of Life Assurance Fund at the end of the year, as per Fourth Schedule				6,497		
£.	692,492	15	8					363,523	15	7
				£.	692,492	15	8			

II.—SICKNESS ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Sickness Assurance Fund at the beginning of the Year	69,597	3	4	Claims	12,511	14	8			
Premiums	12,108	5	9	Medical Fees	1,359	9	3	13,871	3	11
Interest	2,600			Surrenders				1,969	7	4
Rules sold		12		Commission				427	17	4
Fines	1	17	10	Expenses of Management				150		
				Amount of Sickness Assurance Fund at the end of the Year, as per Fourth Schedule				74,381	10	4
Transferred from Life Assurance Account	6,487	0	0							
£.	90,789	18	11	£.	90,789	18	11			

III.—ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Annuity Fund at the beginning of the Year	10,396	7	0	Annuities paid			619 0 2
Premiums	85	1	2	Expenses of Management			10 - -
Interest	380			Amount of Annuity Fund at the end of the Year, as per Fourth Schedule			10,232 8 0
£.	10,861	8	2	£.	10,861	8	2

BALANCE SHEET

Of the Wesleyan and General Life and Sickness Assurance Society on the 31st day of December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Life Assurance Fund ^c	363,523	15	7	Mortgages on Property within the United Kingdom	320,804	1	1
Sickness Assurance Fund ^c	74,381	10	4	Loans on Municipal and other Rates	17,929	2	-
Annuity Fund ^c	10,232	8	-	Loans on the Society's Policies	15,188	8	9
Total Funds	448,137	13	11	Investments:			
Agents Guarantee Fund	1,907	19	11	Leasehold Chief Offices, Freehold Branch Offices, Furniture, Fixtures, &c.	23,053	17	6
				Other House Property (Freehold)	3,233	15	-
				Invested in Policies	63	11	1
				Agents' Balances	2,538	11	1
				Outstanding Premiums	39,017	-	3
£.	450,045	13	10	Outstanding Interest	3,362	7	1
				Outstanding Interest accrued to 31st December 1898	3,367	4	6
				Cash:—			
				On Deposit	6,907	19	11
				In Hand and on Current Account	9,729	15	7
					16,637	15	6
				£.	450,045	13	10

^c Note.—The Investments of the different Departments are not kept separate, the same being included in and forming the Assets above mentioned.

Examined with the Books and Securities of the Society, and found correct.

Charles Rowe,
Thomas Rose,
Arthur J. Leeson,
Harry S. Richards,
Chas. E. Murney.

} Auditors.

9th February 1899.

Benjamin Smith, Chairman.
John Field, Vice-Chairman.
David Barr, Director.
R. Aldington Hunt, General Manager.

WESLEYAN AND GENERAL ASSURANCE SOCIETY—*continued.**(Fifth Schedule.)*

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Wesleyan and General Assurance Society made by R. A. Hunt, Actuary.

I.

The date up to which the valuation is made is the 31st day of December 1898.

II.

The Regulations and Bye-Laws do not prescribe the principles upon which the valuations are to be made, but the principles are determined from time to time by the Directors under, and with the advice of, the Actuary. On the present occasion, the principle adopted with respect to the contracts in the "Ordinary" section has been to make a pure premium reserve for all those policies more than one year in force, on the assumption that they were effected one year later at the increased age; that is to say, the present value of the pure or mathematical premiums for the age one year older than the age at entrance has been deducted from the present value of the society's liabilities under its Assurance and Annuity Contracts. No reserve has been made for Policies less than one year in force. The reserve made in respect of the endowments is the total amount of pure premiums accumulated at $3\frac{1}{2}$ per cent. compound interest.

The Industrial Policies have been valued by tables constructed on Woolhouse's Continuous Method, on the assumption that the contracts in this class of business do not become permanent until they have been maintained in force for more than five years. For all Whole Life and long term Endowment Assurance Policies more than five years old the reserve made is the difference between the present value of the sums assured and the present value of the pure or mathematical premium for the age five years older than the age at entrance. No value has been assigned to such policies of less duration than five years; but for short term Endowment Assurances and Policies payable by a limited number of payments an adjustment was made which gave a positive value to them after they had been in force for only one or two years.

All negative values have been carefully excluded.

The principles of the distribution are determined by the directors, and on this occasion it has been decided that the amount distributed shall be allotted as a reversionary bonus to all With-Profit Policies of more than two years standing in proportion to the sum assured and the number of years each policy has been in force since the last valuation.

III.

The table of mortality used (including annuities) was Farr's English Life Table, No. 3 (Males), except for the Endowment Assurance and Joint Life Policies, for which the Institute of Actuaries H.M. Table was used for both Ordinary and Industrial Assurance.

For the Sickness Contracts a table based on the society's own experience combined with the M.U.O.F. experience was used, with 4 per cent. interest, allowance being made for secessions.

IV.

The rate of interest assumed throughout the whole of the calculations of the Ordinary, Industrial and Annuity Contracts was $3\frac{1}{2}$ per cent., and for the Sickness and Funeral Benefits 4 per cent.

V.

The provision for future expenses is, in the case of the Ordinary Policies, equal on the average to $21\frac{1}{2}$ per cent.; in the Industrial Policies, on the average to 41 per cent.; and in the Sickness Assurances, 5 per cent. of the value of the future premiums.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Wesleyan and General Assurance Society for Five Years, commencing January 1st 1894, and ending December 31st 1898.

I.—LIFE ASSURANCE AND ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 1st January 1894 (the beginning of the period) -	183,603	3	1	Claims under Policies, including Bonuses	583,895	1	10
Premiums (no Re-assurance Premiums) -	1,491,478	5	-	Surrenders - - - - -	39,551	4	-
Premiums for Annuities - - - -	482	7	6	Annuities paid - - - - -	3,487	10	4
Interest - - - - -	44,480	-	10	Commission - - - - -	414,117	-	4
	£	s.	d.	Expenses of Management, including Ex- tension Expenses - - - - -	299,516	-	6
Policies and Stamps - - - - -	680	8	6	Transferred to Sickness Assurance Account	6,487	-	-
Fines - - - - -	1	2	8	Amount of Funds on 31st December 1898 (the end of the period) - - - -	373,756	3	7
		681	11				
Profit on realization of Investments -		84	13				
	£.	1,720,810	-		£.	1,720,810	-
		7					

WESLEYAN AND GENERAL ASSURANCE SOCIETY—*continued.*

VI.

CONSOLIDATED REVENUE ACCOUNT of the Wesleyan and General Assurance Society, for five years, commencing January 1st 1894, and ending December 31st 1898.

II.—SICKNESS ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Funds on January 1st, 1894 (the beginning of the period)	75,617	10	11	Claims	68,310	18	6			
Premiums	64,184	12	10	Medical Fees	7,481	16	—			
Interest	14,280	—	—					75,792	14	6
Entrance Fees and Rules	2	5	7	Surrenders	—	—	—	7,793	—	10
Fines	6	14	10	Commission	—	—	—	2,537	11	3
Profit on realisation of Investments	1,081	12	9	Expenses of Management	—	—	—	1,135	—	—
Transferred from Life Assurance Account	6,487	—	—	Amount of Funds on December 31st, 1898 (the end of the period)	—	—	—	74,381	10	4
	£. 161,639	16	11					£. 161,639	16	11

VII.

SUMMARY AND VALUATION of the Policies of the Wesleyan and General Assurance Society as at the 31st day of December 1898.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.					VALUATION. Values by the English Life Table. No. 3 (Males) and Institute of Actuaries Hx Table 3½ per cent.			
	No. of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.		Net Yearly Premiums as described in Answer 2.	Sums As- sured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums as descri- bed in Answer 2.	Net Liability.
			Ordinary.	Extra.					
ASSURANCES.									
I.—WITH PARTICIPATION IN PROFITS.									
Ordinary.		£.	£.	£.	£.	£.	£.	£.	£.
For whole Term of Life - - -	9,335	606,904·012	23,438·830	89·262	18,786·191	329,424·0	277,863·0	221,335·7	108,086·3
" Free Policies - - -	143	5,019·152	—	—	—	3,561·4	—	—	3,561·4
" Premiums ceasing at 65 - - -	101	12,961·508	283·572	—	212·700	7,405·4	3,357·6	2,476·1	4,929·3
" Limited Payments (non- forfeiture Policies) - - -	114	12,739·951	620·661	2·911	522·193	5,682·8	3,342·8	2,723·8	2,959·9
Joint Lives - - -	188	16,152·511	809·551	10·525	548·922	9,738·2	5,998·4	6,011·9	3,736·3
Endowment Assurances - - -	5,716	353,338·036	19,466·496	16·323	15,148·764	213,349·7	206,965·7	159,347·8	54,001·9
	15,597	1,007,115·165	44,619·110	119·021	35,218·770	569,161·5	499,527·5	391,896·3	177,266·3
II.—WITHOUT PARTICIPATION IN PROFITS.									
Ordinary.									
Endowment Assurances - - -	7	650·000	17·134	—	13·905	515·0	96·0	76·0	439·9
Temporary Assurances - - -	12	1,800·000	41·818	—	—	20·9	—	—	20·9
	19	2,450·000	58·952	—	13·905	535·9	96·0	76·0	459·9
Endowments.									
Endowments payable on attaining various ages - - -	128	3,665·000	213·163	—	170·530	2,682·4	1,516·1	1,212·9	1,469·5
Industrial.									
For whole Term of Life - - -	665,346	6,770,297·315	339,718·223	—	211,512·346	2,903,867·5	4,649,876·1	2,755,240·7	148,626·5
" Free Policies - - -	85	428·820	—	—	—	325·3	—	—	325·3
" Premiums ceasing at 65 - - -	37	1,209·336	7·713	—	6·763	889·0	63·0	54·3	834·7
Joint Lives - - -	4,826	93,640·712	6,793·551	—	4,369·073	50,658·3	77,044·5	48,042·0	2,615·7
Endowment Assurances - - -	4,536	81,647·293	5,683·469	—	3,410·541	44,065·2	67,012·2	39,655·3	4,409·9
Endowments payable on attaining various ages - - -	1,890	17,088·300	1,469·730	—	1,175·784	11,950·3	11,347·5	9,078·0	2,872·3
Old Age Table - - -	626	46,663·634	330·937	—	236·383	4,953·1	6,984·4	4,953·1	—
	677,346	7,010,925·400	354,003·623	—	220,710·890	3,016,708·7	4,812,277·7	2,857,024·0	159,684·7
III.—ANNUITIES.									
Immediate - - -	39	Amount of Annuity. 604·500	—	—	—	3,877·1	—	—	3,877·1
Deferred - - -	98	1,456·000	82·831	—	72·477	9,006·2	696·9	600·8	5,396·4
	132	2,060·500	82·831	—	72·477	9,883·3	690·9	600·8	9,273·5
Total of the Results - - -	693,222	8,024,155·565 and 2,060·500 per annum.	398,977·679	119·021	256,186·572	3,598,971·8	5,314,114·2	3,250,818·0	348,153·8
Sickness Assurances - - -	6,677	Weekly Sick Pay, 3,773·450 with Assurances, 79,254·000 and Medical Attendance, 1,285·400	11,465·177	—	—	142,795·7 36,958·8 13,140·5	125,432·0	119,450·1	73,491·9

WESLEYAN AND GENERAL ASSURANCE SOCIETY—*continued.*VII.—*continued.*VALUATION BALANCE SHEET of the Wesleyan and General Assurance Society, as at
December 31st 1898.

	£	s.	d.		£	s.	d.
Net liability under Assurance and Annuity transactions (as per statement provided in Schedule 5)	348,153	16	0	Life Assurance and Annuity Funds (as per Balance Sheet)	373,756	3	7
Net liability under Sickness Contracts	73,430	18	0	Sickness and Funeral Benefit Fund	74,381	10	4
Surplus	26,552	19	11				
£.	448,137	13	11	£.	448,137	13	11

NOTE.—The sum of 2,000*l.* transferred from the Sickness to the Life Assurance Fund in 1866 was re-transferred with accumulated interest, making a total of 6,487*l.*, to the Sickness Assurance Fund in 1898.

VIII.

All Participating Policies existing at the date of the valuation, and in force two years, are entitled to share in the profits.

IX.

The results of the Valuation are as follows:—

- (1).—The total amount of Profit made by the Society was 26,552*l.* 19*s.* 11*d.*, inclusive of 3,440*l.* 2*s.* 0*d.* undivided on the last occasion.
- (2).—The amount of Profit divided was 23,069 0*s.* 3*d.*; 12,215 Policy-holders participating, assured for the sum of 831,672*l.* 4*s.* 0*d.*
- (3).—Reversionary Bonuses Allotted to Policies of 100*l.*

Age at entry.	POLICIES IN FORCE FOR						
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	6 5 -	6 5 -	6 5 -	6 5 -	6 5 -	6 5 -	6 5 -
30	6 5 -	6 5 -	6 5 -	6 5 -	6 5 -	6 5 -	6 5 -
40	6 5 -	6 5 -	6 5 -	6 5 -	6 5 -	6 5 -	6 5 -
50	6 5 -	6 5 -	6 5 -	6 5 -	6 5 -	6 5 -	6 5 -

Reductions in the Annual Premiums receivable in place of the above Reversionary Bonuses.

Age at entry.	POLICIES IN FORCE FOR						
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	- 2 1	- 2 4	- 2 9	- 3 3	- 3 10	- 4 9	- 5 10
30	- 2 9	- 3 3	- 3 10	- 4 9	- 5 10	- 7 4	- 9 6
40	- 3 10	- 4 9	- 5 10	- 7 4	- 9 6	- 12 5	- 16 4
50	- 5 10	- 7 4	- 9 6	- 12 5	- 16 4	1 1 5	1 7 8

Benjamin Smith, Chairman.
John Field, Vice-Chairman.
David Barr, Director.
R. Aldington Hunt, { General Manager
and Actuary.

WESLEYAN AND GENERAL ASSURANCE SOCIETY—*continued.*

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Wesleyan and General Assurance Society at 31st December 1898.

I.

Table of Payments for the Assurance of 100*l.*, payable at Death, with Profits.

Age next Birthday.	Annual Premium.	Half-Yearly.	Quarterly	Monthly.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
15	1 14 3	- 17 7	- 9 -	- 3 1
16	1 14 3	- 17 7	- 9 3	- 3 2
17	1 15 3	- 18 1	- 9 6	- 3 3
18	1 16 3	- 18 7	- 9 9	- 3 4
19	1 17 2	- 19 1	- 10 -	- 3 5
20	1 18 2	- 19 7	- 10 3	- 3 6
21	1 19 1	1 - -	- 10 6	- 3 7
22	1 19 11	1 - 6	- 10 9	- 3 8
23	2 - 10	1 1 -	- 11 -	- 3 9
24	2 1 10	1 1 6	- 11 3	- 3 10
25	2 2 10	1 2 -	- 11 7	- 3 11
26	2 3 11	1 2 6	- 11 10	- 4 - ¹ ₂
27	2 5 -	1 3 1	- 12 2	- 4 2
28	2 6 3	1 3 9	- 12 6	- 4 3
29	2 7 6	1 4 4	- 12 10	- 4 4 ¹ ₂
30	2 8 9	1 5 -	- 13 2	- 4 6
31	2 10 2	1 5 9	- 13 7	- 4 7 ¹ ₂
32	2 11 8	1 6 6	- 14 -	- 4 9
33	2 13 2	1 7 3	- 14 5	- 4 11
34	2 14 10	1 8 1	- 14 10	- 5 1
35	2 16 6	1 9 -	- 15 4	- 5 3
36	2 18 4	1 9 11	- 15 10	- 5 5
37	3 - 3	1 10 11	- 16 4	- 5 7
38	3 2 3	1 12 -	- 16 11	- 5 9 ¹ ₂
39	3 4 4	1 13 -	- 17 6	- 6 -
40	3 6 6	1 14 1	- 18 1	- 6 2
41	3 8 10	1 15 3	- 18 9	- 6 5
42	3 11 4	1 16 7	- 19 5	- 6 8
43	3 13 11	1 17 11	1 - 2	- 6 10 ¹ ₂
44	3 16 7	1 19 3	1 - 11	- 7 1
45	3 19 5	2 - 9	1 1 8	- 7 4 ¹ ₂
46	4 2 6	2 2 3	1 2 6	- 7 8 ¹ ₂
47	4 5 8	2 4 -	1 3 4	- 8 -
48	4 9 -	2 5 8	1 4 4	- 8 3 ¹ ₂
49	4 12 6	2 7 5	1 5 4	- 8 7 ¹ ₂
50	4 16 3	2 9 4	1 6 4	9 -
51	5 - 2	2 11 4	1 7 5	- 9 4
52	5 4 4	2 13 6	1 8 7	- 9 9
53	5 8 9	2 15 9	1 9 10	- 10 2
54	5 13 5	2 18 2	1 11 1	- 10 7 ¹ ₂
55	5 18 3	3 - 8	1 12 5	- 11 1
56	6 3 6	3 3 3	1 13 11	- 11 7
57	6 9 -	3 6 2	1 15 5	- 12 1
58	6 14 9	3 9 1	1 16 11	- 12 7
59	7 - 11	3 12 -	1 18 9	- 13 2 ¹ ₂
60	7 7 4	3 15 6	2 - 6	- 13 10
61	7 14 3	3 19 1	2 2 5	- 14 6
62	8 1 6	4 2 9	2 4 5	- 15 2
63	8 9 2	4 6 9	2 6 7	- 15 11
64	8 17 3	4 10 10	2 8 10	- 16 8
65	9 5 10	4 15 3	2 11 2	- 17 6

Note.—The Society does not issue Policies in this Class without Profits.

WESLEYAN AND GENERAL ASSURANCE SOCIETY—*continued.*I.—*continued.*

INDUSTRIAL DEPARTMENT.

TABLE I.—WITHOUT PROFITS.

TABLE showing the Amounts that may be Assured at Death (if in full benefit) by the undermentioned Weekly Payments.

Age.	1d.	2d.	3d.	4d.	6d.	8d.	10d.	1s.
	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.
10	10 6	20 12	30 18	41 4	61 16	82 8	—	—
11	10 3	20 6	30 9	40 12	60 18	81 4	—	—
12	10 —	20 —	30 —	40 —	60 —	80 0	—	—
13	9 18	19 16	29 14	39 12	59 8	79 4	99 —	—
14	9 16	19 12	29 8	39 4	58 16	78 8	98 —	—
15	9 12	19 4	28 16	38 8	57 12	76 16	96 —	—
16	9 7	18 14	28 1	37 6	56 —	74 12	93 6	—
17	9 3	18 6	27 9	36 7	54 13	72 14	91 —	—
18	8 17	17 14	26 11	35 6	53 —	70 12	88 6	—
19	8 12	17 4	25 16	34 6	51 10	68 12	85 16	—
20	8 7	16 14	25 1	33 8	49 19	66 16	83 7	99 18
21	8 3	16 6	24 9	32 6	48 12	64 12	80 18	97 4
22	7 17	15 14	23 11	31 6	47 —	62 12	78 6	94 —
23	7 13	15 6	22 19	30 10	45 16	61 —	76 6	91 12
24	7 8	14 16	22 4	29 10	44 6	59 —	73 16	88 12
25	7 4	14 8	21 12	28 14	43 2	57 8	71 16	86 4
26	7 —	14 —	21 —	27 18	41 18	55 16	69 16	83 16
27	6 15	13 11	20 7	27 2	40 14	54 4	67 16	81 8
28	6 11	13 3	19 15	26 6	39 10	52 12	65 16	79 —
29	6 7	12 15	19 3	25 10	38 6	51 —	63 16	76 12
30	6 3	12 7	18 11	24 14	37 2	49 8	61 16	74 4
31	5 19	11 19	17 19	23 18	35 18	47 16	59 16	71 16
32	5 16	11 13	17 10	23 6	35 —	46 12	58 6	70 —
33	5 12	11 5	16 18	22 10	33 16	45 —	56 6	67 12
34	5 8	10 17	16 6	21 14	32 12	43 8	54 6	65 4
35	5 5	10 11	15 17	21 2	31 14	42 4	52 16	63 8
36	5 2	10 4	15 5	20 6	30 10	40 12	50 16	61 —
37	4 18	9 16	14 13	19 10	29 6	39 —	48 16	58 12
38	4 15	9 10	14 4	18 18	28 8	37 16	47 6	56 16
39	4 12	9 4	13 15	18 6	27 10	36 12	45 16	55 —
40	4 9	8 18	13 6	17 14	26 12	35 8	44 6	53 4
41	4 5	8 10	12 16	17 2	25 12	34 4	42 14	51 4
42	4 2	8 4	12 7	16 10	24 14	33 —	41 4	49 8
43	3 19	7 18	11 18	15 18	23 16	31 16	39 14	47 12
44	3 16	7 12	11 10	15 6	22 18	30 12	38 4	45 16
45	3 14	7 8	11 2	14 17	22 5	29 14	37 2	44 10
46	3 11	7 2	10 14	14 6	21 8	28 12	35 14	42 16
47	3 8	6 17	10 5	13 14	20 11	27 8	34 5	41 2
48	3 6	6 13	9 19	13 6	19 19	26 12	33 5	39 18
49	3 3	6 7	9 10	12 13	19 —	25 6	31 13	38 —
50	3 —	6 2	9 2	12 2	18 4	24 4	30 6	36 8
51	2 18	5 17	8 15	11 13	17 10	23 6	29 3	35 —
52	2 16	5 13	8 9	11 5	16 18	22 10	28 3	33 16
53	2 14	5 9	8 3	10 17	16 6	21 14	27 3	32 12
54	2 11	5 3	7 14	10 5	15 8	20 10	25 13	30 16
55	2 9	4 19	7 8	9 17	14 16	19 14	24 13	29 12
56	2 7	4 15	7 2	9 9	14 4	18 18	23 13	28 8
57	2 5	4 11	6 16	9 1	13 12	18 2	22 13	27 4
58	2 3	4 7	6 10	8 13	13 —	17 6	21 13	26 —
59	2 —	4 1	6 2	8 1	12 1	16 2	20 2	24 2
60	1 18	3 18	5 16	7 14	11 13	15 11	19 7	23 6
61	1 17	3 14	5 11	7 8	11 2	14 16	18 10	22 4
62	1 15	3 10	5 6	7 1	10 12	14 2	17 13	21 4
63	1 13	3 7	5 1	6 14	10 2	13 9	16 16	20 4
64	1 12	3 4	4 16	6 8	9 12	12 16	16 —	19 4
65	1 10	3 —	4 11	6 1	9 2	12 2	15 3	18 4
66	1 8	2 17	4 6	5 15	8 13	11 10	14 8	17 6
67	1 7	2 14	4 2	5 9	8 4	10 18	13 13	16 8
68	1 6	2 12	3 18	5 4	7 16	10 8	13 —	15 12
69	1 4	2 9	3 14	4 18	7 8	9 17	12 6	14 16
70	1 3	2 6	3 10	4 13	7 —	9 6	11 13	14 —
71	1 2	2 4	3 6	4 8	6 13	8 17	11 1	13 6
72	1 1	2 2	3 3	4 4	6 6	8 8	10 10	12 12
73	1 —	2 —	3 —	4 —	6 —	8 —	10 —	12 —
74	— 18	1 17	2 16	3 15	5 13	7 10	9 8	11 6
75	— 17	1 15	2 13	3 11	5 7	7 2	8 18	10 14

Entitled to Half Benefit in Six and Full Benefit in Twelve Calendar Months.

NOTE.—If death occurs from "Apoplexy," "Cholera," "Typhoid," or "Scarlet Fever," within Six Calendar Months from commencement of Policy, one Fourth Part of the Sum Assured will be payable. If death be caused by Accident at any time after commencement of Policy, the Full Amount will be payable.

WESLEYAN AND GENERAL ASSURANCE SOCIETY—*continued.*I.—*continued.*

TABLE 3.—INFANTILE ASSURANCES.

Sums Assured Payable for One Penny Weekly.

Age next Birthday.	Amount Payable if the Assured should die after the Policy has been issued for.											
	Three Calendar Months.	Six Calendar Months.	One Year.	Two Years.	Three Years.	Four Years.	Five Years.	Six Years.	Seven Years.	Eight Years.	Nine Years.	Ten Years.
1	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.
2	1 10	2 -	3 -	3 10	4 -	4 10	5 -	6 -	7 -	8 -	9 -	*
3	1 15	3 -	3 10	4 -	4 10	5 -	6 -	7 -	8 -	9 -	10 -	
4	2 -	3 10	4 -	4 10	5 -	6 -	7 -	8 -	9 -	10 -		
5	2 5	4 -	4 10	5 -	6 -	7 -	8 -	9 -	10 -			
6	2 10	4 10	5 -	6 -	7 -	8 -	9 -	10 -				
7	3 -	5 -	6 -	7 -	8 -	9 -	10 -					
8	3 10	5 -	7 -	8 -	9 -	10 -						
9	4 -	5 -	8 -	9 -	10 -							
10	4 10	5 -	9 -	10 -								
10	5 -	5	10									

If the Assured should die within Three Calendar Months from date of Policy no amount will be payable.

* When the Assured Attains the Age of 10 years, a new Policy will be issued upon application, for the sum of £10 6s. With Profit Policies have not been issued in this department for the past twenty-five years.

PROVISION FOR OLD AGE, combined with IMMEDIATE LIFE ASSURANCE.

The Premiums set out in the following Table secure a large Cash Payment, payable only in the event of the attainment of Age 65, and the payment of a small sum should death occur before the attainment of that age.

Age next Birthday at Entry.	Weekly Premium.	Amount payable on attainment of Age 65.	Amount payable should death occur before 65 and after the Policy has been in force for							
			Less than three Calendar Months.	Three Calendar Months.	Six Calendar Months.	One Year.	Two Years.	Three Years.	Four Years.	Five Years.
	d.	£. s. d.		£. s.	£. s.	£. s.	£. s.	£. d.	£. s.	£. s.
1	2	77 -	-	2	2 10	3 -	3 10	4	4 10	5 -
2	2	77 -	-	2	2 10	3 -	3 10	4	4 10	5 -
3	2	76 -	-	2	3 -	3 10	4 -	4 10	5 -	
4	2	74 -	-	2 10	3 -	3 10	4 -	4 10	5 -	
5	2	72 -	-	3	3 10	4 -	4 10	5 -		
6	3	95 -	£. s. 5	3 10	5 -	6 -	7	8	9 -	10
7	3	91 -	- 10	4 0	5 10	7 -	8	9 -	10 -	
8	3	87 -	- 15	4 10	6 -	8 -	9 -	10 -		
9	3	83 -	1 -	5 -	6 10	9 -	10			
10	3	79 -	1 5	6	7 10	10 -				
11	6	150 -	3 -	7 -	10 -	20 -				
12	6	143 -	3 10	8 -	11 -	20 -				
13	6	136 -	4 -	9 -	12 -	20 -				
14	6	129 -	4 10	10 -	13 -	20 -				
15	6	122 -	5 -	10 -	14 -	20 -				
16	6	115 -	5 10	10 -	15 -	20 -				
17	6	109 -	6 -	10 -	15 -	20 -				
18	6	103 -	6 10	10 -	15 -	20 -				
19	6	97 -	7 -	10 -	15 -	20 -				
20	6	91 -	7 10	10	15 -	20 -				
21	6	85 -	7 10	10 -	15 -	20 -				

WESLEYAN AND GENERAL ASSURANCE SOCIETY

I.—continued.

SICK ASSURANCE.—With Medical Attendance.

Fortnightly Contributions to provide the following Benefits. The Sickness Allowance to cease at the age of 65, and Annuity commence. All Contributions to cease on attaining the age of 65. The number of Classes not to exceed Three.

Age next Birthday.	CLASS 1.	CLASS 2.	CLASS 3.
	5s. per Week in Sickness, 2s. 6d. a Week Annuity, 5% at Death.	10s. per Week in Sickness, 5s. a Week Annuity, 10% at Death.	15s. per Week in Sickness, 7s. 6d. a Week Annuity, 15% at Death.
20	s. d. 10	s. d. 1 8	s. d. 12 3
21	10½	1 8	12 6
22	11	1 9	12 7
23	11½	1 10	12 8
24	1	1 10½	12 9½
25	1 ½	1 11	12 10½
26	1 1	2	13
27	1 1½	2 1	13 1
28	1 2	2 2	13 2½
29	1 2½	2 3½	13 4½
30	1 3	2 4½	13 6

Entitled to Full Benefit after having been a Member Six Months.

II. and III.

Summary of Whole Life Policies in the Ordinary Branch, specifying the Sums Assured, the Total Reversionary Bonuses, and the Premiums receivable Annually.

WITH PROFITS.

Age.	Amount Assured.	Reversionary Bonus.	Ordinary Premiums.	Extra Premiums.	Age.	Amount Assured.	Reversionary Bonus.	Ordinary Premiums.	Extra Premiums.
	£.	£.	£.	£.		£.	£.	£.	£.
11	75-000	—	1-379	—	50	14,701-538	906-067	531-308	625
12	75-000	—	1-379	—	51	15,392-192	1,008-328	508-093	5-050
13	150-000	—	2-708	—	52	13,284-350	759-415	539-306	2-192
14	175-000	—	3-233	—	53	15,075-950	933-675	600-151	1-050
15	675-000	—	12-233	—	54	15,013-775	1,132-631	588-083	1-000
16	925-000	—	17-069	—	55	18,067-134	1,085-558	801-228	—
17	850-000	—	15-745	—	56	16,758-600	969-390	767-630	704
18	1,225-000	—	23-280	—	57	15,016-493	1,000-031	687-343	7-175
19	1,275-000	2-500	24-983	—	58	15,739-626	838-392	781-508	3-871
20	1,850-000	2-500	36-467	—	59	15,299-650	987-151	791-282	—
21	2,125-000	8-500	32-395	267	60	16,190-313	1,302-145	832-465	623
22	2,202-900	7-500	45-700	—	61	14,216-450	1,002-208	706-286	3-169
23	2,321-400	13-125	53-205	—	62	14,504-913	654-235	888-741	3-201
24	2,991-650	26-250	63-385	—	63	11,467-650	737-479	692-461	—
25	5,075-000	35-375	110-110	125	64	15,244-342	812-500	1,016-750	1-821
26	5,070-650	58-625	112-148	—	65	13,252-200	774-176	973-945	3-104
27	5,325-000	58-000	117-252	263	66	10,642-263	747-200	753-407	2-333
28	5,996-850	95-000	134-128	500	67	9,074-675	1,116-042	525-935	775
29	6,389-300	103-000	145-979	1-950	68	7,673-150	526-621	505-406	—
30	6,792-100	55-750	165-571	—	69	5,892-167	402-464	415-259	—
31	8,122-200	92-250	195-672	1-584	70	4,509-200	476-310	315-583	—
32	8,156-200	135-504	201-381	2-050	71	4,476-900	647-793	261-154	—
33	7,408-050	118-375	186-486	1-275	72	2,580-500	357-693	158-641	—
34	10,142-125	204-433	256-999	2-421	73	4,008-850	739-725	238-605	—
35	9,960-550	232-862	253-181	983	74	1,860-558	388-200	115-940	—
36	10,993-350	266-956	290-030	3-375	75	2,278-825	443-712	136-185	—
37	9,902-000	261-625	266-924	8-546	76	1,085-000	196-242	71-607	—
38	10,429-050	237-275	287-796	1-067	77	1,428-142	367-488	78-811	—
39	12,285-471	408-354	340-701	1-050	78	928-992	125-063	43-158	—
40	12,255-850	431-908	349-568	408	79	75-000	24-929	4-183	—
41	12,844-550	533-462	369-183	1-333	80	705-000	241-983	36-354	—
42	13,479-150	468-705	406-258	9-063	81	410-000	112-951	22-294	—
43	15,761-000	499-392	489-803	5-347	82	116-000	34-421	7-258	—
44	13,519-950	609-729	419-820	3-583	83	—	—	—	—
45	12,034-850	534-917	385-222	1-906	84	200-000	44-438	6-692	—
46	14,522-700	708-072	472-064	2-675	85	—	—	—	—
47	12,497-625	687-485	418-697	2-367	86	200-000	74-479	10-767	—
48	15,505-050	816-422	540-411	—	87	100-000	12-500	5-267	—
49	16,526-250	1,105-937	559-819	3-391	88	—	—	—	—
					£.	575,881-219	31,022-793	23,438-630	80-262

WESLEYAN AND GENERAL ASSURANCE SOCIETY—*continued.*II. and III.—*continued.*

Summary of the Whole Life Policies in the Industrial Branch, specifying the Sums Assured and the Premiums Receivable Annually.

Age.	Amount Assured.	Ordinary Premiums.	Extra Premiums.	Age.	Amount Assured.	Ordinary Premiums.	Extra Premiums.
	£.	£.	£.		£.	£.	£.
0	20,937·000	2,592·200	—	46	76,979·101	3,967·469	—
1	45,977·500	3,984·708	—	47	76,282·913	4,070·091	—
2	56,572·750	3,771·508	—	48	82,365·558	4,585·949	—
3	59,186·250	3,419·676	—	49	77,691·133	4,473·348	—
4	64,714·750	3,299·192	—	50	82,969·447	5,050·065	—
5	70,618·250	3,221·192	—	51	80,528·382	5,084·110	—
6	77,261·500	3,109·132	—	52	83,329·265	5,424·306	—
7	85,774·500	3,013·452	—	53	82,551·052	5,577·387	—
8	87,915·000	2,754·492	—	54	86,089·523	6,036·118	—
9	107,038·000	2,706·803	—	55	81,932·289	5,973·295	—
10	139,033·700	2,924·792	—	56	83,827·435	6,362·813	—
11	148,209·900	3,123·900	—	57	82,261·967	6,470·094	—
12	149,367·375	3,162·276	—	58	89,192·991	7,347·041	—
13	147,792·050	3,145·168	—	59	80,390·615	6,929·096	—
14	148,025·450	3,168·100	—	60	79,086·600	7,201·141	—
15	141,796·950	3,056·508	—	61	75,141·986	7,110·957	—
16	124,709·775	2,698·176	—	62	70,730·864	6,936·281	—
17	137,365·850	3,031·600	—	63	65,783·081	6,739·509	—
18	134,370·075	3,006·900	—	64	64,085·161	6,900·310	—
19	131,972·000	3,002·376	—	65	61,795·499	6,900·268	—
20	136,685·725	3,170·284	—	66	56,701·725	6,653·762	—
21	139,685·525	3,339·613	—	67	52,013·354	6,527·838	—
22	145,835·600	3,561·792	—	68	52,890·450	6,793·782	—
23	142,120·950	3,563·612	—	69	44,896·999	6,044·165	—
24	142,433·350	3,660·592	—	70	42,780·866	6,112·431	—
25	134,706·775	3,550·352	—	71	39,734·023	5,996·285	—
26	130,359·775	3,529·136	—	72	35,893·432	5,627·972	—
27	120,956·825	3,356·236	—	73	32,003·651	5,271·461	—
28	120,167·450	3,434·756	—	74	27,185·102	4,776·882	—
29	109,243·400	3,211·883	—	75	24,216·665	4,531·929	—
30	111,099·953	3,351·813	—	76	20,427·960	3,879·377	—
31	99,553·535	3,076·252	—	77	14,995·785	2,991·143	—
32	94,585·098	3,002·712	—	78	14,274·743	2,909·775	—
33	88,739·734	2,901·243	—	79	11,497·719	2,388·934	—
34	88,135·799	2,957·233	—	80	6,754·437	1,379·438	—
35	83,703·428	2,891·505	—	81	3,994·568	826·412	—
36	84,442·006	3,010·080	—	82	2,877·161	590·729	—
37	76,567·467	2,809·428	—	83	2,381·788	476·777	—
38	77,429·973	2,966·427	—	84	1,180·935	235·525	—
39	72,673·599	2,853·446	—	85	636·850	136·500	—
40	74,184·215	3,045·840	—	86	365·750	79·451	—
41	73,094·081	3,099·916	—	87	252·747	55·926	—
42	72,559·859	3,196·270	—	88	39·975	8·476	—
43	74,605·614	3,422·802	—	89	24·750	3·484	—
44	74,298·382	3,534·746	—	90	22·950	4·576	—
45	72,725·325	3,585·420	—				
	£. 6,770,297·315	339,718·223	—				

IV, V, and VI.

STATEMENT of the Total Amount Assured under Special Classes of Assurance Business, also the Amount of Premiums receivable Annually and also the Total Amount of Premiums which has been received at 31st December, 1898.

DESCRIPTION OF ASSURANCE.	No. of Policies.	WITH PROFITS.						WITHOUT PROFITS.					
		Sums Assured.	Reversionary Bonus.	Premiums.		Total Premiums Received.	No. of Policies.	Sums Assured.	Premiums.		Total Premiums Received.		
				Ordinary.	Extra.				Ordinary.	Extra.			
I.—ORDINARY CLASS.													
Free Policies	143	£. 4,877,483	£. 141,669	£. —	£. —	£. 4,932,638	£. —	£. —	£. —	£. —	£. —	£. —	£. —
Premiums ceasing at age 65	101	11,218,150	1,743,353	283,572	—	5,063,376	—	—	—	—	—	—	—
Limited Payments (Non-forfeiture Policies)	114	12,415,863	324,088	620,661	2,911	4,115,155	—	—	—	—	—	—	—
Joint Lives	188	15,077,208	1,075,303	809,551	10,525	8,079,741	—	—	—	—	—	—	—
Endowment Assurances	5,716	349,542,770	3,795,266	19,466,496	16,323	90,081,236	7	650,000	17,134	—	490,740	—	—
Endowments	—	—	—	—	—	—	128	3,665,000	213,163	—	1,277,363	—	—
Temporary Assurances	—	—	—	—	—	—	12	1,800,000	41,818	—	106,805	—	—
II.—INDUSTRIAL CLASS.													
Free Policies	—	—	—	—	—	—	85	428,820	—	—	720,106	—	—
Premiums ceasing at age 65	—	—	—	—	—	—	37	1,209,326	7,713	—	781,198	—	—
Joint Lives	—	—	—	—	—	—	4,826	93,640,712	6,793,551	—	21,274,793	—	—
Endowment Assurances	—	—	—	—	—	—	4,536	81,647,293	5,683,469	—	15,248,506	—	—
Endowments	—	—	—	—	—	—	1,890	17,038,300	1,469,730	—	3,448,175	—	—
Old Age Endowment combined with Assurance	—	—	—	—	—	—	626	46,663,634	330,937	—	297,587	—	—

WESLEYAN AND GENERAL ASSURANCE SOCIETY—*continued.*

VII.

STATEMENT of the Total Amount of Immediate Annuities on Single Lives.

Age last Birthday.	Amount of Annuities.	Age last Birthday.	Amount of Annuities.
	£.		£.
65	13'000	73	13'000
66	13'000	74	71'500
67	78'000	75	58'500
68	52'000	76	13'000
69	71'500	78	32'500
70	32'500	79	26'000
71	39'000	84	26'000
72	65'000		
		£. - - -	604'500

VIII.

STATEMENT of the Amount of all Annuities, other than those specified above

Description of Annuities.	Amount of Annuities.	Annual Premiums Payable.	Consideration Money.	Total Premiums Received.
	£.	£.	£.	£.
Deferred Annuities payable at 65	1456'000	82'831	—	2289'221

WESLEYAN AND GENERAL ASSURANCE SOCIETY—continued.

II, III, IV, V, VI, VII and VIII.

A STATEMENT of the Benefits Assured under all Classes of Sickness business, and the Amount of Annual Contributions receivable in respect of the same, classified for each Age, and distinguishing the Amounts under each Class.

Age.	ORDINARY MALES.				ORDINARY FEMALES.				ANNUITIES AFTER 65.			
	No. of Members.	Sickness Benefit per Week.	Funeral Benefit.	Annual Contributions.	No. of Members.	Sickness Benefit per Week.	Funeral Benefit.	Annual Contributions.	No. of Members.	Sickness Benefit per Week.	Funeral Benefit.	Annual Contributions.
20	—	—	—	—	—	—	—	—	1	250	5	785
21	—	—	—	—	—	—	—	—	—	—	—	—
22	—	—	—	—	—	—	—	—	—	—	—	—
23	—	—	—	—	—	—	—	—	—	—	—	—
24	—	—	—	—	—	—	—	—	—	—	—	—
25	—	—	—	—	—	—	—	—	—	—	—	—
26	—	—	—	—	—	—	—	—	—	—	—	—
27	—	—	—	—	—	—	—	—	—	—	—	—
28	1	250	50	813	—	—	—	—	1	500	10	1571
29	1	250	50	813	—	—	—	—	—	—	—	—
30	2	500	100	1625	—	—	—	—	—	—	—	—
31	3	1125	225	3858	—	—	—	—	—	—	—	—
32	15	7125	1425	21342	—	—	—	—	1	500	10	1815
33	23	10750	2150	30075	—	—	—	—	1	500	10	1815
34	31	16000	3200	45121	—	—	—	—	—	—	—	—
35	51	25250	5100	72150	—	—	—	—	—	—	—	—
36	73	37250	7450	106925	—	—	—	—	4	2250	105	8721
37	92	46250	9750	138125	—	—	—	—	1	750	45	2167
38	181	69375	1,4075	190008	—	—	—	—	1	500	80	1679
39	142	76500	1,5300	219303	—	—	—	—	2	1500	90	5092
40	147	83250	1,6650	236979	2	425	85	1679	3	2000	120	5850
41	186	101375	2,0375	290496	1	250	50	813	—	—	—	—
42	161	93375	1,8675	267908	1	250	50	867	—	—	—	—
43	158	92250	1,8450	261354	—	—	—	—	3	1250	105	4563
44	194	117125	2,3425	332350	1	175	35	758	3	1750	105	5146
45	228	132625	2,6625	379517	3	750	150	2763	3	1750	105	5146
46	204	120250	2,4250	344958	3	750	150	2979	1	2250	135	7204
47	212	124375	2,4875	352138	—	—	—	—	6	4000	240	12404
48	207	126000	2,5300	354671	4	925	185	3683	3	1500	90	5904
49	224	132000	2,6650	381379	1	175	35	758	2	1500	90	4121
50	209	123750	2,4750	354475	2	500	100	2068	7	4000	240	11808
51	191	111125	2,2225	323000	1	125	25	758	2	1000	60	3068
52	220	130500	2,6100	371413	—	—	—	—	5	2750	165	8071
53	198	109375	2,2075	320096	5	1250	250	5200	4	2750	165	8342
54	223	138125	2,7725	406575	2	625	125	3250	4	2500	150	7746
55	178	105000	2,1000	310754	1	250	50	1083	3	1750	105	5092
56	250	145000	2,9100	440187	8	1850	370	9158	5	2500	150	9371
57	221	127750	2,5650	383067	3	750	150	3413	—	—	—	—
58	232	131750	2,6450	410271	1	250	50	650	2	1000	60	2979
59	215	123375	2,4675	338608	3	550	110	2654	7	4750	235	14354
60	196	111250	2,2250	344742	3	750	150	2333	5	3500	210	11060
61	166	95250	1,9150	305040	6	1625	325	6446	3	1250	75	5683
62	154	85375	1,7325	265958	3	750	150	2654	—	—	—	—
63	178	99375	2,0125	314867	4	1000	200	4171	5	3500	210	10833
64	151	84750	1,6950	276696	4	1125	225	4496	2	1500	90	4767
65	131	75252	1,5150	238333	3	750	150	3304	1	—	30	—
66	149	83750	1,6750	276846	3	750	150	3467	1	—	30	—
67	112	64250	1,2850	227779	3	750	150	3142	5	—	180	—
68	98	58375	1,1775	195617	4	1000	200	5308	4	—	120	—
69	80	46000	9200	151667	1	250	50	1192	—	—	165	—
70	74	40750	8150	145221	3	750	150	2817	2	—	75	—
71	63	40250	8050	143571	3	875	175	3629	3	—	90	—
72	62	35000	7000	119221	5	1125	225	5633	4	—	150	—
73	50	29125	5825	105613	—	—	—	—	1	—	30	—
74	39	21250	4250	79300	4	850	170	3783	4	—	165	—
75	23	16500	3400	60829	1	375	75	1354	3	—	135	—
76	18	9375	1975	34342	1	250	50	1571	1	—	30	—
77	23	12000	2400	52064	—	—	—	—	—	—	—	—
78	15	7625	1525	32500	—	—	—	—	2	—	75	—
79	10	5375	1075	22317	—	—	—	—	2	—	60	—
80	9	5000	1000	21071	—	—	—	—	—	—	—	—
81	2	1000	200	3575	—	—	—	—	—	—	—	—
82	2	1500	300	4821	1	375	75	1517	—	—	—	—
83	1	500	100	1679	—	—	—	—	—	—	—	—
84	6	2875	575	11333	—	—	—	—	1	—	60	—
85	—	—	—	—	—	—	—	—	—	—	—	—
86	1	500	100	2383	—	—	—	—	—	—	—	—
87	—	—	—	—	—	—	—	—	—	—	—	—
88	—	—	—	—	—	—	—	—	—	—	—	—
89	—	—	—	—	—	—	—	—	—	—	—	—
90	—	—	—	—	—	—	—	—	—	—	—	—
Total												
6,451 3,694,750 74,1350 11,188,614 94 23,200 4640 99,391 182 55,500 4,655 177,172												

WESLEYAN AND GENERAL ASSURANCE SOCIETY—*continued.*

IX.

Average Rate of Interest on Life Assurance Funds, at 31st December.

1894.	1895.	1896.	1897.	1898.
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
2 19 5	3 3 2	3 7 7	3 8 6	3 14 10

Average Rate of Interest on Sickness Assurance Fund, at 31st December.

1894.	1895.	1896.	1897.	1898.
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
4 4 0	4 1 9	4 1 10	3 17 10	3 13 7

X.

The minimum surrender value allowed on Whole Life Policies and Endowment Assurances of five years standing is one-third of the total premiums paid.

The minimum allowed for surrender of Endowments is a return of four-fifths of the Premiums paid after the first year without interest.

(.Vote.)

The Society does not transact business at any other than European rates.

The Society does not grant Policies on unhealthy lives ; but in cases where the family history is not considered quite satisfactory, such an addition is made to the tabular premium as is believed will compensate for the additional risk. No special allowance has been made in the valuation for the few cases that occur.

Benjamin Smith, Chairman.

John Field Vice Chairman.

David Barr, Director.

R. Aldington Hunt, General Manager and Actuary.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the North British and Mercantile Insurance Company, for the Year ending 31st December 1898

I.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Reserve at 31st December 1897	1,550,000	-	-	Losses, less Re-insurances	853,994	6	8
Premium Reserve at 31st December 1897	573,531	12	5	Commission	240,397	7	7
Premiums received in 1898 less Re-insurances	1,424,258	7	8	Expenses of Management	*250,208	8	10
				Premium Reserve at 31st December 1898	569,703	7	-
				Reserve at 31st December 1898	1,550,000	-	-
				Balance being Profit of 1898 carried to Profit and Loss	83,486	10	-
£.	3,547,790	-	1	£.	3,547,790	-	1

* Details of Expenses of Management.

	£.	s.	d.
Salaries at Home and Abroad, including Directors' Fees	173,221	12	9
Rents, Taxes, and Sundry Office Expenses	54,537	13	7
Agents' Charges and Travelling Expenses	23,058	2	6
Books, Advertising, Postages, Telegrams, &c.	30,024	8	0
Retiring Allowances	6,758	9	10
Law Expenses	1,552	7	3
Salvage Corps, &c.	5,922	4	1
£.	294,974	18	0
Deduct—Applicable to the Life Department	44,766	9	2
£.	250,208	8	10

II.—PROFIT AND LOSS.

	£.	s.	d.		£.	s.	d.
Balance from 1897	620,287	15	4	Dividend and Bonus to shareholders for 1897, paid in May and November, 1898.	165,000	-	-
Profit of Year 1898	83,486	10	-	Superannuation Fund	1,000	-	-
Interest and Dividends, less Income Tax	115,168	11	-	Irrecoverable Balances	553	1	5
Transfer Fees	123	10	-	Income Tax	6,757	4	0
				Balance at 31st December 1898	645,756	-	11
£.	819,066	6	4	£.	819,066	6	4

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY—*continued.*

III.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year - - - -	7,554,349	18	10	Claims under Policies, after deduction of sums Re-assured - - - -	652,320	6	2
Premiums, after deduction of Re-assurance Premiums - - - -	751,295	18	10		£.	s.	d.
Interest—less Income Tax - - - -	304,109	6	6	Policies emerged by Death 611,137	19	10	
Recording Fees - - - -	301	13	6	Endowment Assurance Policies Matured -	41,162	6	4
Income Tax reserved pending appeal, un-exhausted - - - -	2,000	-	-		£. 652,320	6	2
				Surrenders - - - -			31,963 12 5
					£.	s.	d.
				Of Policies and Bonuses thereon - - - -	25,926	17	3
				Of Bonuses only - - - -	6,036	15	2
					£. 31,963	12	5
				Commission - - - -			40,257 18 10
				Expenses of Management - - - -			59,221 12 8
				Irrecoverable Balances - - - -			45 5 3
				Amount of Life Assurance Fund at the end of the Year - - - -			7,828,248 2 4
£.	8,612,056	17	8		£.		8,612,056 17 8

IV.—ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Annuity Fund at the beginning of the Year - - - -	2,573,320	2	2	Annuities paid - - - -	252,751	2	2
Consideration for Annuities granted, after deduction of Re-assurances - - - -	253,229	15	8	Less received under Re-assurances -	10,359	14	0
Premiums, after deduction of Re-assurance Premiums - - - -	3,875	16	10		£. 242,391	8	2
Interest—less Income Tax - - - -	102,430	6	11	Income Tax - - - -			4,570 16 0
					£. 246,962	4	2
				Commission - - - -			2,039 18 7
				Expenses of Management - - - -			4,946 16 9
				Surrenders - - - -			145 6 6
				Amount of Annuity Fund at the end of the Year - - - -			2,678,761 15 7
£.	2,932,856	1	7		£.		2,932,856 1 7

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY—*continued.*

BALANCE SHEETS

Of the North British and Mercantile Insurance Company, at 31st December 1898.

V.—LIFE BALANCE SHEET.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
Life Assurance Fund at 31st December 1898	7,828,248	2 4	Mortgages on Property within the United Kingdom	2,023,632	14 2
Outstanding liabilities	189,584	15 10	Mortgages on Property out of the United Kingdom	885,157	4 3
	£.	s. d.	Loans on Security of Rent Charges	96,755	19 10
Claims admitted, but not paid	143,674	5 9	Loans secured upon Public Rates	58,483	2 -
Commission, &c., due	20,050	2 3	Loans on Life Interests and Reversions	706,121	17 3
Re-assurance Premiums due, but unpaid	11,003	1 11	Life Interests and Annuities purchased	16,234	13 -
Unclaimed Policy Values	6,088	11 -	Ground Rents	85,792	3 10
Due to Fire Department	6,660	5 8	Loans on the Company's Policies within the Surrender Values	317,516	5 10
Due to Annuity Branch	97	- 10	Half-credit Premiums secured upon Policies	11,471	4 11
Interest received, but not due	2,011	8 5	Indian and Colonial Government Securities	414,053	8 3
	£. 189,584	15 10	Guaranteed Indian Railway Stock	90,609	11 6
			Indian Government Railway Annuities	9,487	18 1
			Foreign Government Securities	227,786	11 -
			Indian and Colonial Municipal Securities	635,034	15 -
			Foreign Municipal Securities	126,785	13 3
			Railway and other Debentures and Debenture Stocks	775,518	6 3
			Railway and other Preference Stocks and Shares	77,400	17 10
			Foreign Railway Bonds	380,823	1 2
			Foreign Railway Guaranteed Stock and Bonds	35,490	1 10
			Freehold Property	25,571	1 7
			Loans upon Personal Security	387,466	19 9
			Short Loans on Security	212,657	1 11
			Agents' Balances	80,009	4 6
			Outstanding Premiums	109,555	3 4
			Outstanding Interest	99,658	11 5
			Cash in Hand and on Current Account Abroad	11,842	7 11
			Cash on Deposit Abroad	3,125	- -
			Cash in Hand and on Current Account at Home	71,890	14 9
			Cash on Deposit at Home	39,337	6 4
			Bills Receivable	2,563	17 5
	£.	8,017,832 18 2		£.	8,017,832 18 2

VI.—ANNUITY BALANCE SHEET.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
Annuity Fund at 31st December 1898	2,678,761	15 7	Mortgages on Property within the United Kingdom	473,444	8 3
Outstanding liabilities	15,284	8 1	Loans secured upon Public Rates	120,369	- 7
	£.	s. d.	Loans on Life Interests and Reversions	662,576	2 5
Annuities due, but unpaid, &c.	4,654	13 5	Ground Rents	68,946	7 -
Interest received, but not due	1,504	8 8	Reversions	186,645	8 10
Sundry Outstanding Balances	9,125	6 -	Life Interests	2,480	2 11
	£. 15,284	8 1	Colonial Government Securities	89,024	13 5
			Guaranteed Indian Railway Stock	54,466	12 8
			Foreign Government Securities	54,356	11 5
			Colonial Municipal Securities	72,983	19 0
			Railway and other Debentures and Debenture Stocks	379,339	13 6
			Indian Railway Debenture Stock	13,605	- -
			Railway and other Preference and Ordinary Stocks and Shares	68,279	3 7
			Foreign Railway Guaranteed Stocks and Shares	22,971	12 2
			Foreign Railway Bonds	298,059	- 4
			Short Loans on Security	50,000	- -
			Outstanding Interest	36,808	10 4
			Cash on Current Account at Home	5,592	16 5
			Cash on Deposit at Home	33,000	- -
			Due by Life Branch	97	- 10
	£.	2,694,046 3 8		£.	2,694,046 3 8

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY—continued.

VII.—GENERAL BALANCE SHEET.

LIABILITIES.		£.	s.	d.	ASSETS.		£.	s.	d.
Capital :					British Government Securities - - -		550,000	-	-
Subscribed — 110,000 Shares of 25l. each - - -	£. 2,750,000				Colonial Government Securities - - -		243,478	2	9
Called up—6l. 5s. per Share - - -		687,500	-	-	Guaranteed and other Indian Railway Stock. - - -		164,563	8	-
Profit and Loss - - - - -		645,756	-	11	Guaranteed Indian Railway Debentures - - -		19,900	-	-
Dividends Unclaimed - - - - -		5,279	16	4	East Indian Railway Annuities - - -		71,549	19	9
Superannuation Fund - - - - -		78,203	5	4	Foreign Government and State Securities - - -		521,958	9	9
FIRE DEPARTMENT.					Colonial Municipal Securities - - -		71,172	-	-
	£.	s.	d.		Foreign Municipal Securities - - -		93,898	7	5
Premium Reserve - - -	569,703	7	-		Railway and other Debentures and Debenture Stocks - - -		121,938	8	5
General Reserve - - -	1,550,000	-	-		Railway and other Stocks and Shares - - -		99,975	2	7
	£. 2,119,703	7	-		Foreign Railway Bonds - - -		707,502	10	7
Outstanding Liabilities - - -	263,744	13	1	2,383,448 - 1	Foreign Railway Preference Shares - - -		924	18	2
Outstanding Losses - - -	117,832	16	6		Mortgages, Property in United Kingdom - - -		63,844	-	5
Bills Payable - - -	8,730	2	2		Feu Duties and Feuing Ground - - -		14,800	-	-
Re-insurance Premiums - - -	110,202	4	5		Loans in London on Security - - -		42,500	-	-
Sundry Outstanding Balances - - -	26,979	10	-		Premises in Edinburgh, London, &c., partly occupied as Offices of Company, and partly let - - -		472,543	19	9
	£. 263,744	13	1		Salvage Corps Premises - - -		11,391	18	6
	£.				Bills Receivable - - -		1,656	10	10
					Agents' Balances - - -		256,889	14	10
					Outstanding Premiums - - -		66,088	19	8
					Outstanding Interest - - -		11,793	3	2
					Cash in Hand and on Current Account Abroad - - -		94,960	17	3
					Cash on Deposit Abroad - - -		9,937	10	-
					Cash in Hand and on Current Account at Home - - -		46,258	15	2
					Cash on Deposit at Home - - -		34,000	-	-
					Due by Life Branch - - -		6,660	5	8
							£.	3,800,187	2 8
LIFE DEPARTMENT.					LIFE DEPARTMENT.				
LIFE BRANCH.					LIFE BRANCH.				
Life Fund - - -	7,828,248	2	4		Assets of Life Branch per separate Balance Sheet - - -		8,017,832	18	2
Outstanding Liabilities - - -	189,584	15	10	8,017,832 18 2	ANNUITY BRANCH.				
ANNUITY BRANCH.					Assets of Annuity Branch per separate Balance Sheet - - -		2,694,046	3	8
Annuity Fund - - -	2,678,761	15	7				£.	14,512,066	4 6
Outstanding Liabilities - - -	15,284	8	1	2,694,046 3 8					
				£. 14,512,066 4 6					

Note.—The Accumulated Funds of the Life Department are by Act of Parliament free from liability for the Fire Department.

Quintin Hogg, Chairman of General Court.
 Ralph Dundas, } Directors.
 Chas. J. C. Scott, }
 James Haldane, Auditor.
 Philip R. D. MacLagan, Manager, Edinburgh.
 Henry Cockburn, Manager, London.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Scottish Union and National Insurance Company, for the Year ending 31st December 1898.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Life Assurance and Annuity Funds at 31st December 1897	3,742,789	13	4	Claims under Policies, including Bonus Additions, and after deduction of sums Re-assured	288,780	19	2
Life Premiums received after deducting Re-assurance Premiums	315,059	9	8	Bonuses paid in Cash	3,025	2	7
Consideration for Annuities granted	10,352	4	2	Surrenders	9,109	18	7
Interest and Dividends (less income tax)	142,036	6	9	Annuities paid	10,376	8	11
Assignment Fees	164	15	-	Commission	12,508	5	11
				Expenses of Management	30,769	15	10
				Agents' Balances Irrecoverable	3	5	6
				Life Assurance and Annuity Funds at 31st December 1898	3,855,828	11	5
£.	4,210,402	8	11	£.	4,210,402	8	11

II.—FIRE REVENUE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Fire Premiums received, after deducting Re-insurance Premiums	535,521	2	5	Losses by Fire, after deducting sums Re-insured	339,719	7	3
				Commission	98,133	2	10
				Expenses of Management, including Government and State Taxes	86,390	5	5
				Balance of Revenue transferred to Profit and Loss Account	11,288	6	11
£.	535,521	2	5	£.	535,521	2	5

III.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Fire Premium Reserve at 31st December 1897	280,000	-	-	Agents' Balances Irrecoverable	343	6	8
General Reserve at 31st December 1897	235,000	-	-	Provision for Dividend and Bonus payable in 1899	52,500	-	-
	515,000	-	-				
Balance of Profit and Loss Account at 31st December 1897 brought forward	30,965	1	9	Fire Premium Reserve at 31st December 1898	280,000	-	-
	545,965	1	9	General Reserve at 31st December 1898	235,000	-	-
Balance of Fire Revenue Account	11,288	6	11		515,000	-	-
Interest and Dividends (less Income Tax) not carried to Life Account	36,739	13	1	Balance carried forward	26,202	15	1
Transfer Fees	58	-	-				
£.	594,051	1	9	£.	594,051	1	9

BALANCE SHEET.

Of the Scottish Union and National Insurance Company, at 31st December 1898.

LIABILITIES.				£.	s.	d.	ASSETS.				£.	s.	d.	
Shareholders' Capital	-	-	-	300,000	-	-	Mortgages on Property within the United Kingdom	-	-	-	583,095	12	9	
Shareholders' Reserves:	£.	s.	d.				Mortgages on Property out of the United Kingdom	-	-	-	507,808	17	5	
Fire Premium Reserve	-	-	280,000	-	-	-	Reversions and Life Interests	-	-	-	29,958	14	1	
General Reserve	-	-	235,000	-	-	-	Few Duties, Ground Rents, &c.	-	-	-	90,465	19	8	
			515,000	-	-	-	Loans on Company's Policies, within their Surrender Value	-	-	-	126,790	6	7	
Profit and Loss:							Loans on Miscellaneous Securities (Trust Funds, &c.)	-	-	-	53,255	18	-	
Provision for Dividend and Bonus payable in 1898	£.	s.	d.				British Government Securities	-	-	-	6,901	17	3	
	-	-	52,500	-	-	-	Indian and Colonial Government Stocks	-	-	-	172,508	9	5	
Balance carried forward	26,202	15	1	78,702	15	1	United States Government Bonds	-	-	-	10,714	-	-	
							Railway Debenture Stocks	-	-	-	214,878	3	5	
							Other Debenture Stocks	-	-	-	321,649	1	2	
							Indian Railway Guaranteed Stocks	-	-	-	80,820	4	9	
							Railway and other Stocks and Shares, Preference and Ordinary	-	-	-	612,854	7	4	
							United States Railway Bonds and Guaranteed Shares	-	-	-	640,999	4	5	
							United States Municipal, County and State Bonds	-	-	-	209,302	7	10	
							Colonial, Provincial, Municipal, and County Bonds	-	-	-	225,497	6	6	
							Terminable Debentures and Fixed Deposits	-	-	-	435,878	12	3	
							Foreign Government Securities	-	-	-	49,220	13	6	
							Water Annuities	-	-	-	7,294	18	4	
							Company's own Stock	-	-	-	1,835	-	-	
							House Property—Edinburgh, London, Dublin, Glasgow, Birmingham and Manchester	-	-	-	81,470	-	-	
							Other Real Property	-	-	-	57,406	12	9	
							Loan on Personal Security with Life Policy	-	-	-	250	-	-	
							Agents' Balances (chiefly receipts in their hands for collection, since accounted for)	-	-	-	99,403	6	4	
							Outstanding Premiums (Head Office and Branches)	-	-	-	43,528	16	2	
							Interest accrued to 31st December 1898	-	-	-	49,718	4	9	
							Bank Balances and Deposits at call	-	-	-	116,936	7	11	
							Bills Receivable	-	-	-	7,854	10	11	
											£.	4,898,295	13	6

Jas. Alex. Molleson, C.A., Auditor.

John Mackenzie, Chairman.

James D. Luvrie, } Directors.

Wm. White Millar, }

A. Duncan, General Manager.

SUPREME COURT INDEPENDENT ORDER OF FORESTERS.

(*Fifth Schedule.*)

Statement respecting the VALUATION OF THE LIABILITIES under the Life Policies of the Independent Order of Foresters made by the Actuary.

I.

The date up to which the valuation is made is 31st December 1897.

II.

The principles upon which the Valuation and Distribution of Profits are made :—

The contracts of the Order are in the nature of Renewable Term Assurances, at term rates liable to assessments under the following clauses and provisions in the Constitution and Bye-laws of the Society :—

“Every Certificate and Policy issued by the Society shall contain a promise to pay the whole amount therein mentioned out of the Mortuary Funds of the Society, and out of any moneys realised from assessments to be made for that purpose ; and the society shall be bound forthwith and from time to time to make assessments to an amount adequate with its other available funds to pay all obligations created under every such Certificate or Policy heretofore issued or hereafter to be issued without deduction or abatement.”

The Policies are valued on the one hand as Term Assurances where the unexpired term is taken into account, together with a full reserve on an estimated assumption that ten per cent. of surviving lives will remain in force until age 70, when the assurances are at risk without further payment of any contributions whatever ; this is probably the truest available method : but on the other hand the contracts have been fully valued on the hypothetical basis of all assurances maturing by death at existing rates (which cease at age 70), without extra call or regard to the effects of accession and secession of business. This latter course is taken in order to conform to the requirements specified in the Schedules of the Act, and the present value of such contributions is ascertained, together with the present value of the full amounts assured :—but, as the assumptions imported are at distinct variance with both the Constitution and the experience of the Order, the resulting figures convey no definable significance.

The Policies of the Order are non-participating in all cases, and carry no right of claim, conditional or otherwise to any bonus or profit ; but under the Constitution and Laws of the Order the Supreme Court has power by a two-thirds majority voting in Regular Session, to declare and pay out of the Fund, by way of bonus, donations in sums not exceeding in amount in any one year the sum of two monthly premiums paid. No member can participate unless his Policy has been at least seven years continuously in force, and no bonus can be declared that would reduce the Fund to less than five guineas per member. The deposits with Governments are not available for any division.

The principles of Valuation are determined by the Executive Council of the Supreme Court at Toronto, acting under the advice of the Actuary.

III.

The tables of mortality and sickness used in the Valuation are :—

For Life Assurances, the Institute of Actuaries H.M. Table.

For Sickness Assurances, the Manchester Unity Table (1866-70).

IV.

The rate of interest assumed in the calculations is 4 per cent. throughout.

V.

The proportion of the Annual Premium Income available as a provision for future expenses is 5 per cent., that being the maximum chargeable against Premium Contributions under the existing Constitution and Laws of the Order.

All the initial expenses attending the introduction of new Assurances, including Entrance Fees and cost of Medical Examinations, are paid by the members, who are further responsible for the payment of Annual Court dues.

SUPREME COURT INDEPENDENT ORDER OF FORESTERS—*continued.*

VI.

CONSOLIDATED REVENUE ACCOUNTS of the Independent Order of Foresters for Five Years commencing 1st January 1893 and ending 31st December 1897.

COMBINED LIFE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fund on 1st January 1893— the beginning of the period - - -	117,297	17	10½	Claims under Policies - - - - -	610,318	-	2½
Premiums (no Re-assurances) - - -	1,039,792	-	11	Commission - - - - -	1,402	6	6½
Interest and Dividends - - - - -	46,897	4	11	Expenses of Management - - - - -	96,275	8	6
Other Receipts - - - - -	81	6	10½	Premiums not accepted - - - - -	231	7	-½
				Legislation - - - - -	1,406	-	2
				Amount of Funds on 31st December, 1897—the end of the period - - -	494,435	8	1½
£.	1,204,068	10	7	£.	1,204,068	10	7

SICKNESS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fund on 1st January 1893— the beginning of the period - - -	2,003	5	1½	Sickness Claims - - - - -	88,999	12	6
Premiums - - - - -	124,166	19	4	Burial Claims - - - - -	6,686	16	5
Interest - - - - -	2,824	4	9½	Management Expenses - - - - -	9,001	9	4
				Premiums not accepted - - - - -	17	1	2½
				Amount of Fund at 31st December 1897—the end of the period - - -	24,289	9	9½
£.	128,994	9	3	£.	128,994	9	3

VII.

SUMMARY AND VALUATION of the Policies of the Independent Order of Foresters, as at 31st December 1897.

DESCRIPTION OF TRANS- ACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured. (No Bonuses).	Office Yearly Premiums, ceasing at Age 70, but subject to extra assess- ments in the meantime.	Reduced Yearly Premiums, viz.: 95 per cent. of the Office Yearly Premiums in preceding column.	Value by Hm. Table. Interest at 4 per cent. Sickness estimated from Manchester Unity, 1866-70.			
					Sums Assured.	Present Office Yearly Premiums valued up to Age 70 only.	Yearly Premiums Reduced by 5 per cent. valued up to Age 70 only.	Net Liability upon the assump- tion that every contract now in force will be- come a death claim without any extra call whatever, or benefit from any accession of new business.
ASSURANCES. (WITHOUT PARTICIPATION IN PROFITS.)	£.	£.	£.	£.	£.	£.	£.	See reply Q. II., Sec. V. £.
Whole Term—Single Life (Ca- nadian Scale) - - - - -	123,102	30,919,507	313,614	297,933	11,008,850	4,576,996	4,348,146	6,655,704
Whole Term—Single Life (Bri- tish Scale) - - - - -	3,590	967,900	12,104	11,499	353,560	173,353	164,685	158,875
Sickness - - - - -	27,873	{ (Scale).* 278,730 }	33,027	31,376	{ (Sick pay) 709,276 95,478 }	515,780	489,991	314,763
Funeral - - - - -								
TOTAL Assurances -	154,365	32,166,137	358,746	340,806	12,162,164	5,266,129	5,002,822	7,159,342

* Twelve Shillings first two weeks, and £1 per week for next ten weeks—twelve weeks in all.

SUPREME COURT INDEPENDENT ORDER OF FORESTERS—*continued.*VII.—*continued.*

*SUMMARY AND VALUATION of the Policies of the Independent Order of Foresters, as at 31st December 1897.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.		
	Number of Policies.	Sums Assured. (No Bonuses.)	Office Yearly Premiums, ceasing at Age 70, but subject to Extra Assessments in the meantime.	Net Yearly Premiums Hm. Whole Life 4 per Cent., ceasing at Age 70.	Sums Assured.		Net Liability. This is the unexpired term risk, together with a reserve ascer- tained on the assumption that 10 per Cent. of living members will be per- sistent until Age 70, and then enjoy Free Assurances to the full Amount.
ASSURANCES. (WITHOUT PARTICIPATION IN PROFITS.)		£.	£.	£.	£.		£.
Whole Term—Single Life (Cana- dian Scale).	123,102	30,919,507	313,614	612,494	452,536	Unexpired Term -	156,963
						Deferred Free As- surance - - -	296,573
Whole Term—Single Life (British Scale).	3,890	967,900	12,104	21,757	14,434	Unexpected Term -	4,991
						Deferred Free As- surance - - -	9,443
Sickness. - - - - -	27,873	(Scale).†	33,027	Not {ascertained.}	24,289	The Entire Sickness Fund fully cover- ing the Unexpired Term - - - - -	24,289
Funeral. - - - - -		278,730					
TOTAL Assurances - -	154,865	32,166,137	358,745	634,251	491,259	—	491,259

* This additional Statement is included at the desire of the Society, but not as a Return under the Schedules of the Life Assurance Companies Acts.

† Twelve Shillings first two weeks, and 1*l.* per week for next ten weeks—twelve weeks in all.

VALUATION BALANCE SHEET of the Independent Order of Foresters, as at 31st December 1897.

	£.	s.	d.		£.	s.	d.
Net Liability under Assurance transac- tions (as per Summary Statement pro- vided in Schedule 5)	7,159,342	-	-	Life Assurance Fund (as per Fourth Schedule)	494,435	-	-
				Sickness Fund (as per Fourth Schedule)	24,289	-	-
				Balance (this does not represent a de- ficiency, but the present value of the amount that would have to be assessed, on the assumption that every policy holder would be persistent until death, at the rates in force at date of valua- tion, without any increase or extra call whatever—these assumptions are extreme, and foreign to the experience, and the Laws and Constitution of the Order, which provide for the fulfilment of all contracts.	6,640,618	-	-
£.	7,159,342	-	-	£.	7,159,342	-	-

*VALUATION BALANCE SHEET of the Independent Order of Foresters (arising from Statement above), as at 31st December 1897.

	£.	s.	d.		£.	s.	d.
Net Liability under Assurance transac- tions (as per Summary Statement pro- vided in Schedule 5)	491,259	-	-	Life Assurance Fund (as per Fourth Schedule)	494,435	-	-
Balance to Credit of future term risks	27,465	-	-	Sickness Fund (as per Fourth Schedule)	24,289	-	-
£.	518,724	-	-	£.	518,724	-	-

* This additional Statement is included at the desire of the Society, but not as a Return under the Schedules of the Life Assurance Companies Acts.

SUPREME COURT INDEPENDENT ORDER OF FORESTERS—*continued.*

VIII.

Policies of seven years' duration might participate as explained in answer to Question II.

IX.

The results of the Valuation :—

- (1) There are no profits within the meaning of the Act, but the Fund is at present 27,465*l.* more than is necessary to provide for the Current Term risks, and the provision for premiums ceasing at age 70, as explained in answer to Question II.
 (2) and (3) No profits have yet been declared.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE BUSINESS of the Independent Order of Foresters,
on the 31st December 1897.

I.

The published Tables of Premiums for the Whole Term of Life, which are in use in Great Britain
at the date above mentioned.

MONTHLY PREMIUM RATES FOR THE ORDINARY CLASS.

To secure :—

Mortuary Benefit of 100*l.*, 200*l.*, 400*l.*, 600*l.*, 800*l.*, or 1,000*l.*

One-half the Assurance is payable in the event of Total and Permanent Disability, and the Member makes no further payments to the Society.

Age last Birthday.	£.100.	£.200.	£.400.	£.600.	£.800.	£.1000.
	<i>s. d.</i>	<i>s. d.</i>	£. <i>s. d.</i>	£. <i>s. d.</i>	£. <i>s. d.</i>	£. <i>s. d.</i>
18	1 6	3 -	- 6 -	- 9 -	- 12 -	- 15 -
19	1 6	3 -	- 6 -	- 9 -	- 12 -	- 15 -
20	1 6	3 -	- 6 -	- 9 -	- 12 -	- 15 -
21	1 6	3 -	- 6 -	- 9 -	- 12 -	- 15 -
22	1 6	3 -	- 6 -	- 9 -	- 12 -	- 15 -
23	1 6	3 -	- 6 -	- 9 -	- 12 -	- 15 -
24	1 7	3 2	- 6 4	- 9 6	- 12 8	- 15 10
25	1 7	3 2	- 6 4	- 9 6	- 12 8	- 15 10
26	1 7	3 2	- 6 4	- 9 6	- 12 8	- 15 10
27	1 7	3 2	- 6 4	- 9 6	- 12 8	- 15 10
28	1 8	3 4	- 6 8	- 10 -	- 13 4	- 16 8
29	1 8	3 4	- 6 8	- 10 -	- 13 4	- 16 8
30	1 8	3 4	- 6 8	- 10 -	- 13 4	- 16 8
31	1 9	3 6	- 7 -	- 10 6	- 14 -	- 17 6
32	1 9	3 6	- 7 -	- 10 6	- 14 -	- 17 6
33	1 10	3 8	- 7 4	- 11 -	- 14 8	- 18 4
34	1 10	3 8	- 7 4	- 11 -	- 14 8	- 18 4
35	1 11	3 10	- 7 8	- 11 6	- 15 4	- 19 2
36	1 11	3 10	- 7 8	- 11 6	- 15 4	- 19 2
37	2 -	4 -	- 8 -	- 12 -	- 16 -	1 - -
38	2 -	4 -	- 8 -	- 12 -	- 16 -	1 - -
39	2 1	4 2	- 8 4	- 12 6	- 16 8	1 - 10
40	2 2	4 4	- 8 8	- 13 -	- 17 4	1 1 8
41	2 4	4 8	- 9 -	- 14 -	- 18 8	1 3 4
42	2 6	5 -	- 10 -	- 15 -	1 - -	1 5 -
43	2 9	5 6	- 11 -	- 16 6	1 2 -	1 7 6
44	3 -	6 -	- 12 -	- 18 -	1 4 -	1 10 -
45	3 3	6 6	- 13 -	- 19 6	1 6 -	1 12 6
46	3 6	7 -	- 14 -	1 1 -	1 8 -	1 15 -
47	3 9	7 6	- 15 -	1 2 6	1 10 -	1 17 6
48	4 3	8 6	- 17 -	1 5 6	1 14 -	2 2 6
49	4 9	9 6	- 19 -	1 8 6	1 18 -	2 7 6
50	5 3	10 6	1 1 -	1 11 6	2 2 -	2 12 6
51	5 6	11 -	1 2 -	1 13 -	2 4 -	2 15 -
52	5 9	11 6	1 3 -	1 14 6	2 6 -	2 17 6
53	6 -	12 -	1 4 -	1 16 -	2 8 -	3 - -
54	6 3	12 6	1 5 -	1 17 6	2 10 -	3 2 6

The above Premiums are required to be paid only up to the age of 70 years, at which time all members are relieved from any further payments.

Members pay an Entrance Fee and Annual Court Dues, they also pay the Medical Examination Fees.

The following rates for "Hazardous" and "Extra Hazardous" classes apply to different occupations, and do not refer to impaired vitality. Defective lives and those engaged in really dangerous occupations are not accepted on any terms.

SUPREME COURT INDEPENDENT ORDER OF FORESTERS—*continued.*I.—*continued.*

HAZARDOUS CLASS RATES. For same Benefits as described in Table, page 79.

Age last Birthday.	£100.	£200.	£400.	£600.	£800.	£1000.
	<i>s. d.</i>	<i>s. d.</i>	£ <i>s. d.</i>	£. <i>s. d.</i>	£. <i>s. d.</i>	£. <i>s. d.</i>
18	1 8	3 4	- 6 8	- 10 -	- 13 4	- 16 8
19	1 8	3 4	- 6 8	- 10 -	- 13 4	- 16 8
20	1 8	3 4	- 6 8	- 10 -	- 13 4	- 16 8
21	1 8	3 4	- 6 8	- 10 -	- 13 4	- 16 8
22	1 9	3 6	- 7 -	- 10 6	- 14 -	- 17 6
23	1 9	3 6	- 7 -	- 10 6	- 14 -	- 17 6
24	1 9	3 6	- 7 -	- 10 6	- 14 -	- 17 6
25	1 9	3 6	- 7 -	- 10 6	- 14 -	- 17 6
26	1 10	3 8	- 7 4	- 11 -	- 14 8	- 18 4
27	1 10	3 8	- 7 4	- 11 -	- 14 8	- 18 4
28	1 10	3 8	- 7 4	- 11 -	- 14 8	- 18 4
29	1 11	3 10	- 7 8	- 11 6	- 15 4	- 19 2
30	2 -	4 -	- 8 -	- 12 -	- 16 -	1 -
31	2 1	4 2	- 8 4	- 12 6	- 16 8	1 - 10
32	2 2	4 4	- 8 8	- 13 -	- 17 4	1 1 8
33	2 3	4 6	- 9 -	- 13 6	- 18 -	1 2 6
34	2 4	4 8	- 9 4	- 14 -	- 18 8	1 3 4
35	2 6	5 -	- 10 -	- 15 -	1 -	1 5 -
36	2 7	5 2	- 10 4	- 15 6	1 - 8	1 5 10
37	2 8	5 4	- 10 8	- 16 -	1 1 4	1 6 8
38	2 10	5 8	- 11 4	- 17 -	1 2 8	1 8 4
39	3 -	6 -	- 12 -	- 18 -	1 4 -	1 10 -
40	3 3	6 6	- 13 -	- 19 6	1 6 -	1 12 6
41	3 6	7 -	- 14 -	1 1 -	1 8 -	1 15 -
42	3 9	7 6	- 15 -	1 2 6	1 10 -	1 17 6
43	4 -	8 -	- 16 -	1 4 -	1 12 -	2 -
44	4 3	8 6	- 17 -	1 5 6	1 14 -	2 2 6
45	4 6	9 -	- 18 -	1 7 -	1 16 -	2 5 -
46	4 9	9 6	- 19 -	1 8 6	1 18 -	2 7 6
47	5 -	10 -	1 -	1 10 -	2 -	2 10 -
48	5 4	10 8	1 1 4	1 12 -	2 2 8	2 13 4
49	5 8	11 4	1 2 8	1 14 -	2 5 4	2 16 8
50	6 -	12 -	1 4 -	1 16 -	2 8	3 -
51	6 3	12 6	1 5 -	1 17 6	2 10 -	3 2 6
52	6 6	13 -	1 6 -	1 19 -	2 12 -	3 5 -
53	7 0	14 -	1 8 -	2 2 -	2 16 -	3 10 -
54	7 6	15 -	1 10 -	2 5 -	3 -	3 15 -

EXTRA-HAZARDOUS CLASS RATES. For same Benefits as described in Table, page 79.

Age last Birthday.	£100.	£200.	£400.	£600.	£800.	£1000.
	<i>s. d.</i>	<i>s. d.</i>	£. <i>s. d.</i>	£. <i>s. d.</i>	£. <i>s. d.</i>	£. <i>s. d.</i>
18	2 1	4 2	- 8 4	- 12 6	- 16 8	1 - 10
19	2 1	4 2	- 8 4	- 12 6	- 16 8	1 - 10
20	2 1	4 2	- 8 4	- 12 6	- 16 8	1 - 10
21	2 2	4 4	- 8 8	- 13 -	- 17 4	1 1 8
22	2 2	4 4	- 8 8	- 13 -	- 17 4	1 1 8
23	2 2	4 4	- 8 8	- 13 -	- 17 4	1 1 8
24	2 3	4 6	- 9 -	- 13 6	- 18 -	1 2 6
25	2 3	4 6	- 9 -	- 13 6	- 18 -	1 2 6
26	2 4	4 8	- 9 4	- 14 -	- 18 8	1 3 4
27	2 4	4 8	- 9 4	- 14 -	- 18 8	1 3 4
28	2 5	4 10	- 9 8	- 14 6	- 19 4	1 4 2
29	2 5	4 10	- 9 8	- 14 6	- 19 4	1 4 2
30	2 6	5 -	- 10 -	- 15 -	1 -	1 5 -
31	2 7	5 2	- 10 4	- 15 6	1 - 8	1 5 10
32	2 8	5 4	- 10 8	- 16 -	1 1 4	1 6 8
33	2 9	5 6	- 11 -	- 16 6	1 2 -	1 7 6
34	2 10	5 8	- 11 4	- 17 -	1 2 8	1 8 4
35	2 11	5 10	- 11 8	- 17 6	1 3 4	1 9 2
36	3 1	6 2	- 12 4	- 18 6	1 4 8	1 10 10
37	3 3	6 6	- 13 -	- 19 6	1 6 -	1 12 6
38	3 6	7 -	- 14 -	1 1 -	1 8 -	1 15 -
39	3 9	7 6	- 15 -	1 2 6	1 10 -	1 17 6
40	4 -	8 -	- 16 -	1 4 -	1 12 -	2 -
41	4 3	8 6	- 17 -	1 5 6	1 14 -	2 2 6
42	4 6	9 -	- 18 -	1 7 -	1 16 -	2 5 -
43	4 10	9 8	- 19 4	1 9 -	1 18 8	2 8 4
44	5 2	10 4	1 - 8	1 11 -	2 1 4	2 11 8
45	5 6	11 -	1 2 -	1 13 -	2 4 -	2 15 -
46	5 10	11 8	1 3 4	1 15 -	2 6 8	2 18 4
47	6 2	12 4	1 4 8	1 17 -	2 9 4	3 1 8
48	6 6	13 -	1 6 -	1 19 -	2 12 -	3 5 -
49	7 -	14 -	1 8 -	2 2 -	2 16 -	3 10 -

SUPREME COURT INDEPENDENT ORDER OF FORESTERS—*continued.*I.—*continued.*

The published Tables of Premiums for the Whole Term of Life, which are in use in Canada, etc., at the date above mentioned, the scale being approximately converted into British currency.

MONTHLY PREMIUM RATES FOR THE ORDINARY CLASS.

To Secure :—

Mortuary Benefit of 100*l.*, 200*l.*, 400*l.*, 600*l.*, 800*l.* or 1000*l.*

One-half the Assurance is payable in the event of Total and Permanent Disability, and the Member makes no further payments in the Order.

Age last Birthday.	£100.	£200.	£400.	£600.	£800.	£1000.
	<i>s. d.</i>	<i>s. d.</i>	<i>£. s. d.</i>	<i>£. s. d.</i>	<i>£. s. d.</i>	<i>£. s. d.</i>
18	1 2	2 4	- 4 8	- 7 -	- 9 4	- 12 -
19	1 3	2 6	- 5 -	- 7 6	- 10 -	- 12 3
20	1 3	2 6	- 5 -	- 7 6	- 10 -	- 12 5
21	1 3	2 6	- 5 -	- 7 6	- 10 -	- 12 7
22	1 3	2 6	- 5 -	- 7 6	- 10 -	- 12 10
23	1 4	2 8	- 5 4	- 8 -	- 10 8	- 13 -
24	1 4	2 8	- 5 4	- 8 -	- 10 8	- 13 2
25	1 4	2 8	- 5 4	- 8 -	- 10 8	- 13 5
26	1 4	2 8	- 5 4	- 8 -	- 10 8	- 13 8
27	1 5	2 10	- 5 8	- 8 6	- 11 4	- 13 10
28	1 5	2 10	- 5 8	- 8 6	- 11 4	- 14 -
29	1 5	2 10	- 5 8	- 8 6	- 11 4	- 14 2
30	1 5	2 10	- 5 8	- 8 6	- 11 4	- 14 5
31	1 6	3 -	- 6 -	- 9 -	- 12 -	- 14 7
32	1 6	3 -	- 6 -	- 9 -	- 12 -	- 14 10
33	1 6	3 -	- 6 -	- 9 -	- 12 -	- 15 -
34	1 6	3 -	- 6 -	- 9 -	- 12 -	- 15 3
35	1 7	3 2	- 6 4	- 9 6	- 12 8	- 15 7
36	1 7	3 2	- 6 4	- 9 6	- 12 8	- 16 -
37	1 8	3 4	- 6 8	- 10 -	- 13 4	- 16 5
38	1 8	3 4	- 6 8	- 10 -	- 13 4	- 16 9
39	1 9	3 6	- 7 -	- 10 6	- 14 -	- 17 3
40	1 10	3 8	- 7 4	- 11 -	- 14 8	- 18 -
41	1 11	3 10	- 7 8	- 11 6	- 15 4	- 19 -
42	2 -	4 -	- 8 -	- 12 -	- 16 -	1 - -
43	2 2	4 4	- 8 8	- 13 -	- 17 4	1 2
44	2 5	4 10	- 9 8	- 14 6	- 19 4	1 4
45	2 7	5 2	- 10 8	- 15 6	1 - 8	1 6 -
46	2 10	5 8	- 11 4	- 17 -	1 2 8	1 8 -
47	3 2	6 4	- 12 8	- 19 -	1 5 4	1 12 -
48	3 10	7 8	- 15 4	1 3 -	1 10 8	1 18 -
49	4 5	8 10	- 17 8	1 6 6	1 15 4	2 4 -
50	5 -	10 -	1 - -	1 10 -	2 - -	2 10 -
51	5 2	10 4	1 - 8	1 11 -	2 1 4	2 12 -
52	5 5	10 10	1 1 8	1 12 6	2 3 4	2 14 -
53	5 8	11 4	1 2 8	1 14 -	2 5 4	2 17 -
54	6 -	12 -	1 4 -	1 16 -	2 8 -	3 - -

The above Premiums are required to be paid only up to the age of 70 years, at which time all members are relieved from any further payments.

Members pay an Entrance Fee and Annual Court Dues, they also pay the Medical Examination Fees.

The following rates for "Hazardous" and "Extra Hazardous" classes apply to different occupations and do not refer to impaired vitality. Defective lives, and those engaged in really dangerous occupations, are not accepted on any terms.

SUPREME COURT INDEPENDENT ORDER OF FORESTERS—continued.

I.—continued

HAZARDOUS CLASS CANADIAN RATES. For same Benefits as described on page 81.

Age last Birthday.	£100.	£200.	£400.	£600.	£800.	£1000.
	<i>s. d.</i>	<i>s. d.</i>	<i>£. s. d.</i>	<i>£. s. d.</i>	<i>£. s. d.</i>	<i>£. s. d.</i>
18	1 5	2 10	- 5 8	- 8 6	- 11 4	- 14 -
19	1 5	2 10	- 5 8	- 8 6	- 11 4	- 14 2
20	1 5	2 10	- 5 8	- 8 6	- 11 4	- 14 5
21	1 6	3 -	- 6 -	- 9 -	- 12 -	- 14 7
22	1 6	3 -	- 6 -	- 9 -	- 12 -	- 14 9
23	1 6	3 -	- 6 -	- 9 -	- 12 -	- 15 -
24	1 6	3 -	- 6 -	- 9 -	- 12 -	- 15 2
25	1 7	3 2	- 6 4	- 9 6	- 12 8	- 15 5
26	1 7	3 2	- 6 4	- 9 6	- 12 8	- 15 7
27	1 7	3 2	- 6 4	- 9 6	- 12 8	- 15 9
28	1 7	3 2	- 6 4	- 9 6	- 12 8	- 16 -
29	1 8	3 4	- 6 8	- 10 -	- 13 4	- 16 5
30	1 8	3 4	- 6 8	- 10 -	- 13 4	- 16 10
31	1 9	3 6	- 7 -	- 10 6	- 14 -	- 17 2
32	1 9	3 6	- 7 -	- 10 6	- 14 -	- 17 7
33	1 10	3 8	- 7 4	- 11 -	- 14 8	- 18 -
34	1 10	3 8	- 7 4	- 11 -	- 14 8	- 18 5
35	1 11	3 10	- 7 8	- 11 6	- 15 4	- 18 9
36	1 11	3 10	- 7 8	- 11 6	- 15 4	- 19 2
37	2 -	4 -	- 8 -	- 12 -	- 16 -	- 19 7
38	2 -	4 -	- 8 -	- 12 -	- 16 -	1 - -
39	2 1	4 2	- 8 4	- 12 6	- 16 8	1 - 5
40	2 1	4 2	- 8 4	- 12 6	- 16 8	1 1 2
41	2 3	4 6	- 9 -	- 13 6	- 18 -	1 2 -
42	2 4	4 8	- 9 4	- 14 -	- 18 8	1 3 -
43	2 5	4 10	- 9 8	- 14 6	- 19 4	1 4 -
44	2 7	5 2	- 10 4	- 15 6	1 - 8	1 6 -
45	3 -	6 -	- 12 -	- 18 -	1 4 -	1 10 -
46	3 5	6 10	- 13 8	1 - 6	1 7 4	1 14 -
47	3 10	7 8	- 15 4	1 3 -	1 10 8	1 18 -
48	4 5	8 10	- 17 8	1 6 6	1 15 4	2 4 -
49	4 10	9 8	- 19 4	1 9 -	1 18 8	2 8 -
50	5 2	10 4	1 - 8	1 11 -	2 1 4	2 12 -
51	5 6	11 -	1 2 -	1 13 -	2 4 -	2 15 -
52	5 11	11 10	1 3 8	1 15 6	2 7 4	2 19 -
53	6 5	12 10	1 5 8	1 18 6	2 11 4	3 4 -
54	7 -	14 -	1 8 -	2 2 -	2 16 -	3 10 -

EXTRA-HAZARDOUS CLASS CANADIAN RATES. For same Benefits as described on page 81.

Age last Birthday.	£100.	£200.	£400.	£600.	£800.	£1000.
	<i>s. d.</i>	<i>s. d.</i>	<i>£. s. d.</i>	<i>£. s. d.</i>	<i>£. s. d.</i>	<i>£. s. d.</i>
18	1 7	3 2	- 6 4	- 9 6	- 12 8	- 16 -
19	1 7	3 2	- 6 4	- 9 6	- 12 8	- 16 2
20	1 8	3 4	- 6 8	- 10 -	- 13 4	- 16 5
21	1 8	3 4	- 6 8	- 10 -	- 13 4	- 16 7
22	1 8	3 4	- 6 8	- 10 -	- 13 4	- 16 9
23	1 8	3 4	- 6 8	- 10 -	- 13 4	- 17 -
24	1 9	3 6	- 7 -	- 10 6	- 14 -	- 17 3
25	1 9	3 6	- 7 -	- 10 6	- 14 -	- 17 5
26	1 9	3 6	- 7 -	- 10 6	- 14 -	- 17 7
27	1 9	3 6	- 7 -	- 10 6	- 14 -	- 17 9
28	1 10	3 8	- 7 4	- 11 -	- 14 8	- 18 -
29	1 11	3 10	- 7 8	- 11 6	- 15 4	- 18 9
30	2 -	4 -	- 8 -	- 12 -	- 16 -	- 19 7
31	2 1	4 2	- 8 4	- 12 6	- 16 8	1 - 5
32	2 2	4 4	- 8 8	- 13 -	- 17 4	1 1 2
33	2 3	4 6	- 9 -	- 13 6	- 18 -	1 2 -
34	2 4	4 8	- 9 4	- 14 -	- 18 8	1 3 -
35	2 5	4 10	- 9 8	- 14 6	- 19 4	1 4 -
36	2 6	5 -	- 10 -	- 15 -	1 - -	1 5 -
37	2 7	5 2	- 10 4	- 15 6	1 - 8	1 6 -
38	2 8	5 4	- 10 8	- 16 -	1 1 4	1 7 -
39	2 10	5 8	- 11 4	- 17 -	1 2 8	1 8 -
40	3 -	6 -	- 12 -	- 18 -	1 4 -	1 10 -
41	3 2	6 4	- 12 8	- 19 -	1 5 4	1 12 -
42	3 5	6 10	- 13 8	1 - 6	1 7 4	1 14 -
43	3 7	7 2	- 14 4	1 1 6	1 8 8	1 16 -
44	3 10	7 8	- 15 4	1 3 -	1 10 8	1 18 -
45	4 -	8 -	- 16 -	1 4 -	1 12 -	2 - -
46	4 5	8 10	- 17 8	1 6 6	1 15 4	2 4 -
47	4 10	9 8	- 19 4	1 9 -	1 18 8	2 8 -
48	5 2	10 4	1 - 8	1 11 -	2 1 4	2 12 -
49	5 7	11 2	1 2 4	1 13 6	2 4 8	2 16 -

[SUPREME COURT INDEPENDENT ORDER OF FORESTERS—*continued*.]

II. and III.

BUSINESS UNDER CANADIAN SCALE.—(WHOLE TERM OF LIFE—WITHOUT PROFITS.)

(Taking £1. = 4·87 Dollars).

Age.	Number of Policies.	Amount Assured.	Annual Premium, subject to extra assessments.	Age.	Number of Policies.	Amount Assured.	Annual Premium, subject to extra assessments.
		£. s. d.	£. s. d.			£. s. d.	£. s. d.
16	2	308 - 2	2 4 4	43	3,179	868,377 16 6	9,591 16 6
17	50	10,061 12 -	72 8 10	44	2,968	808,624 4 7	9,356 10 3
18	773	157,802 17 6	1,144 12 10	45	2,799	758,008 4 3	9,127 10 3
19	1,320	275,770 - 5	1,863 11 7	46	2,655	717,043 2 5	8,921 15 9
20	1,729	357,084 3 9	2,646 - 9	47	2,767	768,788 10 -	10,047 17 6
21	2,337	507,186 17 2	3,719 - 6	48	2,342	650,924 - 6	8,875 4 9
22	2,859	611,396 6 1	4,672 10 1	49	2,112	572,792 12 2	8,181 19 3
23	3,148	679,876 15 11	5,244 2 2	50	1,827	489,219 14 3	7,396 11 0
24	3,567	786,652 19 7	6,124 19 2	51	1,633	441,786 8 11	6,641 5 9
25	3,730	846,098 11 3	6,691 14 5	52	1,522	410,472 5 7	6,914 - 2
26	4,114	934,496 18 5	7,480 15 2	53	1,171	309,650 18 6	5,380 - 3
27	4,378	1,017,351 2 7	8,280 5 10	54	911	242,505 2 8	4,553 13 4
28	4,388	1,080,492 16 3	8,902 7 6	55	666	172,895 5 7	3,478 9 11
29	4,392	1,051,540 - 10	8,775 12 11	56	507	127,823 8 2	2,595 17 9
30	4,821	1,210,677 12 4	10,057 17 7	57	384	99,383 19 8	2,116 9 2
31	4,618	1,141,581 2 2	9,780 4 1	58	291	75,462 - 3	1,594 16 6
32	4,640	1,143,326 9 9	9,924 11 11	59	252	65,913 15 2	1,311 18 6
33	4,741	1,200,205 6 9	10,545 18 8	60	212	53,182 15 -	1,021 9 7
34	4,656	1,174,537 19 9	10,421 14 3	61	165	44,353 3 8	884 14 6
35	4,616	1,198,870 12 9	10,866 14 9	62	140	36,139 12 7	750 18 6
36	4,521	1,180,903 9 10	10,903 14 6	63	120	30,287 9 6	631 5 5
37	4,662	1,193,429 3 2	11,374 11 6	64	78	19,917 17 3	398 5 10
38	4,450	1,172,381 18 7	11,116 4 11	65	50	11,088 5 11	277 9 7
39	4,184	1,119,815 3 11	10,879 19 4	66	33	8,213 11 1	169 2 2
40	4,044	1,083,675 11 3	10,808 - 8	67	15	4,517 9 1	98 8 9
41	3,787	1,011,396 6 1	10,573 11 8	68	6	1,232 - 8	26 6 6
42	3,563	981,724 16 11	10,348 2 6	69	7	2,258 14 6	46 18 10
					123,102	£30,919,507 3 7	£313,614 8 8

BRITISH BUSINESS.—(WHOLE TERM OF LIFE—WITHOUT PROFITS.)

Age.	Number of Policies.	Amount Assured.	Annual Premium, subject to extra assessments.	Age.	Number of Policies.	Amount Assured.	Annual Premium, subject to extra assessments.
		£.	£. s. d.			£.	£. s. d.
17	1	200	1 16 -	40	140	36,800	438 18 -
18	6	1,000	9 8 -	41	143	39,000	484 18 -
19	10	1,800	15 8 -	42	136	41,900	528 13 -
20	16	2,700	24 6 -	43	145	41,900	559 9 -
21	42	7,000	63 2 -	44	125	33,000	464 1 7
22	46	7,800	69 3 -	45	108	30,500	458 15 -
23	33	7,000	63 6 6	46	88	22,800	351 3 -
24	77	14,200	129 8 6	47	90	23,600	368 17 -
25	95	16,300	150 11 -	48	74	21,100	373 4 6
26	97	19,300	178 18 -	49	61	14,900	276 1 -
27	118	26,000	241 - -	50	61	15,200	298 1 -
28	112	23,100	219 5 6	51	68	19,700	382 8 -
29	152	32,600	310 3 -	52	50	13,400	290 19 -
30	159	36,200	350 17 6	53	35	12,000	267 9 -
31	188	43,900	432 1 6	54	10	1,500	49 17 -
32	170	38,100	378 4 6	55	17	5,100	166 11 -
33	178	45,600	469 10 11	56	14	3,600	121 11 -
34	160	42,500	439 9 -	57	13	2,500	91 2 6
35	173	39,900	426 5 6	58	4	800	29 12 6
36	165	45,800	492 3 6	59	5	2,000	75 - -
37	173	44,200	489 1 6	60	2	800	30 - -
38	164	45,400	509 19 -	61	2	600	22 10 -
39	164	44,600	511 15 -				
					3,890	£967,900	£12,104 4 6

SUPREME COURT INDEPENDENT ORDER OF FORESTERS—*continued.*

IV.

The total amount assured under classes of Assurance Business, other than for the Whole Term of Life :—

There is no other class than that of the Sickness Branch ; where there are 27,873 Members assured for twelve shillings in the first two weeks, and twenty shillings for the next ten weeks' sickness, together with a funeral benefit of 10*l.* in Britain and 50 dollars in Canada, without profits.

V.

The amount of Premiums receivable annually :—

The current Annual Premiums with respect to above is 33,027*l.*, and this is liable to assessments under the constitution and bye-laws of the Society.

VI.

The total amount of Premiums which has been received :—

The total amount of Premiums already paid with respect to above is 110,487*l.*

VII.

The total amount of Immediate Annuities on lives :—

There are no Immediate Annuities.

VIII.

The amount of Annuities other than those specified under heading VII :

There are no Annuity Contracts whatever.

IX.

The average rate of interest at which the Assurance Funds were invested in each year during the period since the last investigation :—

		£.	
Year ending 31st December 1893	-	1'82	per cent.
" " 1894	- - -	3'17	"
" " 1895	- - -	3'92	"
" " 1896	- - -	2'11	"
" " 1897	- - -	4'63	"

The rate is calculated on the Mean Fund.

X.

Table of minimum values allowed by the Society for the surrender of its policies :—

There are no surrender values whatever, there are no bonus additions, and there are no extra Premiums for Life risks, as physically impaired lives are invariably rejected.

Oronhyatekha, (M.D.), Supreme Chief Ranger, Chairman.

H. A. Collins, } Directors.
T. Millman, }

John A. McGillivray, Q.C., Supreme Secretary.

C. H. E. Rea, Actuary.

SUPREME COURT INDEPENDENT ORDER OF FORESTERS—*continued.*

(Third and Fourth Schedules.)

ANNUAL STATEMENT

Of the Supreme Court Independent Order of Foresters for the Year ending 31st December 1898.

MORTUARY BENEFIT DEPARTMENT.

(Includes Total and Permanent Disability Benefit Business.)

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Amount of Mortuary Benefit Fund at beginning of Year	494,435	8	1½	Mortuary Claims under Life Policies (after deduction of Sums re-insured)	203,707	18	6				
Premiums after deduction of Re-insurance Premiums	357,087	19	½	Total and Permanent Disability Claims under Life Policies	9,523	19	5				
Interest and Dividends	22,978	17	3½	Old Age Benefit Claims under Life Policies	5,009	14	1				
Other Receipts	199	14	1½	Expectation of Life Benefit Claims under Life Policies	431	10	3				
	380,266	11	3½					218,673	2	3	
				Expenses of Management, 5 per cent. of gross premium income (to Extension Department)	17,859	15	8½				
				Contingencies (to Extension Department)	18,708	17	9				
				Premiums returned	2,293	18	1½				
								38,867	11	7	
				Amount of Mortuary Benefit Fund at end of Year, as per Fourth Schedule				617,161	5	7	
£	874,701	19	5					£	874,701	19	5

SICK AND FUNERAL BENEFIT DEPARTMENT.

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Amount of Sick and Funeral Benefit Fund at beginning of Year	24,239	9	9½	Claims for Sick Benefits	26,454	11	2½				
				Claims for Funeral Benefits	1,768	10	11½				
Premiums (Monthly Contributions)	35,245	2	11½					28,223	2	2	
Interest and Dividends	1,319	-	11½	Expenses of Management, 5 per cent. of gross premium income (to Extension Department)	1,762	4	11½				
Other Receipts	4	3	4½	Contingencies (to Extension Department)	1,319	-	11½				
	36,568	7	3½	Premiums returned	20	18	10½				
								3,102	4	9½	
				Amount of Sick and Funeral Benefit Fund at end of Year, as per Fourth Schedule				29,532	10	1½	
£	60,857	17	1					£	60,857	17	1

EXTENSION OF THE ORDER AND SUPPLIES DEPARTMENT.

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Amount of Extension of the Order and Supplies Fund at beginning of Year	24,609	12	3½	Expenses of Management and Propagation	57,349	19	7				
				Supplies	17,951	11	-				
Amount from Mortuary Benefit Fund, for Management Expenses	17,859	15	8½	Furniture, Refunds, etc.	1,772	8	2				
Amount from Mortuary Benefit Fund, for Contingencies	18,708	17	9					77,073	18	9	
Amount from Sick and Funeral Benefit Fund, for Management Expenses	1,762	4	11½								
Amount from Sick and Funeral Benefit Fund, for Contingencies	1,319	-	11½	Amount of Extension of the Order and Supplies Fund at end of Year, as per Fourth Schedule				26,785	15	9½	
Supplies, etc.	21,756	5	9								
Membership, and other Fees	17,844	-	1½								
	39,600	5	10½								
£	103,859	17	6½					£	103,859	17	6½

SUPREME COURT INDEPENDENT ORDER OF FORESTERS—*continued.*

BALANCE SHEET

Of the Supreme Court Independent Order of Foresters, 31st December 1898.

LIABILITIES.		£.	s.	d.	£.	s.	d.	ASSETS		£.	s.	d.
Mortuary Claims admitted and not paid	7,672	12	-					Real Estate	-	-	-	87,588 5 8
Total and Permanent Disability Claims admitted and not paid	102	14	9					Mortgages on Property out of the United Kingdom	-	-	-	442,496 4 9
Old Age Benefits matured but not yet payable	4,269	19	7					Investments:				
Sick and Funeral Benefits admitted but not paid	284	11	11		12,309	18	8	Colonial Securities, including Deposits with British and Colonial Governments	44,303	9	3	
								Municipal and other Debentures—				
Amount of Mortuary Benefit Fund at end of Year	617,161	5	7					1 British Canadian L. and I. Co.	2,064	15	11	
Amount of Sick and Funeral Benefit Fund at end of Year	29,532	10	1½		646,693	15	8½	18 Town of Uxbridge	1,960	17	6	
Extension of the Order and Supplies Fund Accounts due and not paid	2,114	14	8					10 Town of Lucknow	1,058	4	4	
Amount of Extension of the Order and Supplies Fund at end of Year	26,785	18	9½		28,900	13	5½	5 Township of Rat Portage	206	1	11	
								13 Township of Mattawa	929	6	4	
								21 Village of Campbellford	2,646	15	0	
								21 Village of Campbellford	1,751	12	8	
								4 Township of McKim	156	0	3	
								12 Village of Hagersville	881	1	10	
								12 Forest A	1,025	13	11	
								12 Forest B	293	5	2	
								12 Brampton	2,067	18	9	
								23 Town of Essex	1,581	17	4	
								13 Town of Watford	1,104	19	5	
								6 Milton	599	11	9	
								6 Simcoe	638	2	9	
								8 Kingsville	970	3	9	
								6 Sault Ste. Marie	1,258	17	7	
								10 City of Victoria	2,009	12	11	
								14 Prince Albert	1,523	2	10	
								5 City of Vancouver	1,072	1	9	
								14 West Toronto Junction	1,385	13	7	
								1 Ayr Township School	480	8	9	
								1 Freehold	4,109	11	9	
								Deposit Receipt	111	2	5	31,967 - 2
								United States Registered Bonds	30,566	15	9	106,737 5 2
								Cash on Deposit	-	-	-	17,599 14 -
								Interest and Dividends due and accrued	10,448	2	3	
								Amounts owing by High and Subordinate Courts and others	10,118	2	9	
								Saleable Supplies in Stock	10,034	6	4	
								Office Furniture and Fixtures	2,880	6	6	33,480 17 10
£.	687,904	7	5					£.				687,904 7 5

Oronhyatekha, Supreme Chief Ranger, Chairman.
H. A. Collins, } Directors.
T. Millman, }
John A. McGillivray, Supreme Secretary.

UNITED KINGDOM TEMPERANCE AND GENERAL PROVIDENT INSTITUTION.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the United Kingdom Temperance and General Provident Institution, for the Year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the year	6,551,467	10	10	Claims under Policies (after deduction of sums Re-assured) :—			
Premiums (after deduction of Re-assurance premiums)	471,039	10	11	Deaths	275,071	15	7
Consideration for Annuities granted	4,980	10	11	Endowments	33,870	4	—
Interest and Dividends	242,517	16	5	Surrenders			308,941 19 7
Fines for Renewal of Policies	105	16	11	Annuities			38,073 4 —
Fees	295	12	5	Commission			4,724 12 —
				Expenses of Management			30,397 8 8
				Cash Bonuses			23,362 7 10
				Bonus Abatement of Premiums			1,490 13 7
				Bonus Annuities			21,623 14 7
				Interest on Deposits			2,524 13 1
				Amount of Funds at the end of the year, as per Second Schedule			498 11 11
					6,838,769	13	2
£.	7,270,406	18	5	£.	7,270,406	18	5

BALANCE SHEET

Of the United Kingdom Temperance and General Provident Institution, on the 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund as per First Schedule	6,838,769	13	2	Mortgages on Property within the United Kingdom	921,877	4	1
Investment Reserve	100,000	—	—	Loans on Reversions and Life Interests	69,400	—	—
				Loans on the Members' Policies	567,646	10	—
Total Funds	6,938,769	13	2	Investments :			
Claims admitted, but not paid	39,605	7	—	Indian Government Securities	126,741	11	5
Commission due to Agents	11,056	4	7	Railway and other Debentures, and Debenture Stocks	993,317	8	4
Due to Depositors	13,921	12	7	Railway Preference and Guaranteed Stocks	678,814	8	10
				Freehold Property	397,201	5	9
				Leasehold Property	163,636	4	—
				Advances to Local Boards, Corporations, and other public Bodies on the security of Rates	734,664	14	—
				Ground Rents	1,845,023	16	9
				Indian Railway Stocks	302,472	12	9
				New River Company's Securities	20,220	10	2
				Reversions	40,416	10	—
				Loans on other Life Policies	2,500	—	—
				Agents' Balances	2,836	17	5
				Outstanding Interest	66,063	11	5
				Cash in hand, and on Current Account	19,483	6	6
				Loans on Credit Policies	49,402	15	3
				Furniture and Fixtures	1,612	5	5
				Bills Receivable, not yet due	8	16	6
				Postage Stamps	9	3	—
				Policy Stamps	3	5	—
£.	7,003,352	17	4	£.	7,003,352	17	4

Thomas Cash, Chairman.
 Jas. Fleming,
 J. Herbert Roberts } Directors.
 Thos. P. Whittaker, Managing Director.

LONDON AND MANCHESTER INDUSTRIAL ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the London and Manchester Industrial Assurance Company (Limited), for the Year ending 24th March 1899.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	141,905	19	4½	Claims under Policies	33,828	9	9
Premiums	94,103	6	10½	Surrenders	227	16	1
Interest, Dividends, and Rents	5,033	15	0½	Annuities	91	5	9
Premium Receipt Books and Duplicate Policies, including Assignment Fees	242	5	4	Commission	19,010	8	11
Consideration for Annuity Granted	900	-	-	Expenses of Management:			
				Salaries, Chief Office	4,641	2	2
				Postage and Parcels	841	13	5
				Printing, Stationery, and Advertisements	957	1	7
				Rent, Furniture, &c.	637	4	9
				Policy, Receipt, and Bond Stamps	1,278	2	8½
				Legal Expenses, &c.	179	15	6
				Directors' Fees	315	-	-
				Travelling Expenses	620	-	4
				Medical Examination Fees	121	5	-
				Bankers' and Brokers' Charges	26	17	1
				New Business, with Superintendency, Charges	15,922	16	11
					25,340	19	5½
				Dividend and Bonus to Shareholders	496	18	0
				Income Tax	173	12	7
				Bad and Doubtful Debts written off	86	18	10
				Amount of Funds at the end of the Year, as per Fourth Schedule	162,956	17	2½
£.	242,215	6	7	£.	242,215	6	7

II.—SICKNESS AND MEDICAL AID ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	7,280	13	1½	Claims	24,056	10	5½
Premiums	40,628	17	3	Commission	7,075	14	6½
Interest	214	2	6	Expenses of Management, including New Business Charges	9,393	4	10
				Income Tax	7	2	9
				Amount of Funds at the end of the Year, as per Fourth Schedule	7,591	-	3½
£.	48,123	12	10½	£.	48,123	12	10½

BALANCE SHEET

Of the London and Manchester Industrial Assurance Company (Limited), on the 24th day of March 1899.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up	6,652	-	-	Mortgages on Property within the United Kingdom	24,479	11	3
Assurance and Annuity Fund	156,304	17	2½	Investments:			
Total Funds, as per Third Schedule	162,956	17	2½	British Government Securities	3,031	5	-
Sickness and Medical Aid Fund	7,591	-	3½	Colonial ditto	48,840	12	10
Collectors' Securities	963	5	-	Birmingham Corporation Stock	200	-	-
				Brighton ditto	2,067	5	-
				Douglas Town ditto	1,994	2	9
				Dublin ditto	569	15	6
				Glasgow ditto	900	-	-
				Leeds ditto	1,027	10	-
				Nottingham ditto	3,698	15	-
				Sheffield ditto	1,032	10	-
				Southampton ditto	473	15	-
				Stockton-on-Tees ditto	1,874	8	-
				Torquay ditto	2,025	-	-
				Tynemouth ditto	1,900	-	-
				Wakefield ditto	1,930	-	-
				West Bromwich ditto	970	-	-
				West Ham, London ditto	2,000	-	-
				Windsor ditto	958	15	-
				Wolverhampton ditto	1,995	-	-
				Swansea Harbour Trust	2,000	-	-
				Debenture Stocks	890	10	6
				Freehold Ground Rents	41,305	3	6
				Freehold Property	730	-	-
				Leasehold Ground Rents	475	-	-
				Leasehold Property	450	-	-
				Loans upon Personal Security	597	6	8
				Agents' Balances	445	17	10½
				Outstanding Premiums	7,694	13	10½
				Interest, Dividends, and Rents Outstanding and Accrued	1,601	17	8½
				Stamps in Stock	83	13	2
				Cash:			
				On Deposit	5,000	-	-
				On Current Accounts and in Hand	6,596	4	1
					11,596	4	1
				Furniture, Fixtures, and Fittings	943	9	1½
				Stationery, Account Books, Printing, &c.	702	15	8
£.	171,514	2	5½	£.	171,514	2	5½

J. Mason, Chairman.
W. Davies, {
W. F. Woodward, { Directors.
W. Woodward, Managing Director.

HAND-IN-HAND FIRE AND LIFE INSURANCE SOCIETY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Hand-in-Hand Fire and Life Insurance Society, for the Year ending 31st December 1898.

I.—LIFE ASSURANCE ACCOUNT.

	Policies Effectuated before 9th August 1870.	Policies Effectuated after 9th August 1870.	TOTAL.		Policies Effectuated before 9th August 1870.	Policies Effectuated after 9th August 1870.	TOTAL.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
Amount of Life Assurance Fund at the beginning of the Year -	-	-	1,192,319 4 4	Claims under Policies (after deduction of Re-Assurances) -	108,416 13 6	67,662 12 9	176,079 6 3
Premiums (after deduction of Re-Assurance Premiums) -	28,577 15 7	158,102 16 4	186,680 11 11	Surrenders -	522 3 9	3,643 2 4	4,165 6 1
Consideration for Annuities Granted -	-	58,703 14 10	58,703 14 10	Annuities -	568 15 -	19,590 5 8	20,159 - 8
Fines and Fees -	4 12 6	61 6 7	65 19 1	Commission -	166 18 3	5,421 18 -	5,587 16 3
Interest and Dividends -	-	-	48,266 15 7	Expenses of Management -	2,662 6 -	14,729 3 11	17,391 14 11
Net Profit on Reversions -	-	-	6,431 5 11	Bonus Returns -	20,003 7 2	56,982 - 2	76,985 7 4
Amount of Outgo chargeable on General Accumulated Fund -	-	-	138,629 15 3	Net Decrease in value of Securities -	-	-	3,886 9 4
				Income Tax -	-	-	1,488 4 5
				Amount of Life Assurance Fund at the end of the Year -	-	-	1,323,354 1 8
			£. 1,629,097 6 11				£. 1,629,097 6 11

Note.—Under the Life Assurance Companies' Act, 1870, this fund is not liable for fire claims. Life and Annuity Contracts are secured on the General Accumulated Fund (see below), as well as on the Life Assurance Fund.

II.—FIRE ACCOUNT.

	£. s. d.		£. s. d.
Premiums Received (after deduction of Re-Assurance Premiums) -	109,150 6 2	Losses by Fire (after deduction of Re-Assurances) -	63,590 10 7
Amount transferred from General Accumulated Fund -	821 7 3	Expenses of Management -	24,153 10 7
		Commission -	11,059 15 8
		Bonus Returns -	11,158 16 7
	£. 109,971 13 5		£. 109,971 13 5

III.—GENERAL ACCUMULATED FUND (FIRE AND LIFE).

	£. s. d.		£. s. d.
Amount of General Accumulated Fund (Fire and Life) at the beginning of the Year -	1,628,338 8 9	Commission (Fixed Term Insurances) -	67 10 8
Premiums (Fixed Term Insurances) -	836 16 1	Expenses (Fixed Term Insurances) -	77 15 -
Interest and Dividends -	55,147 18 5	Net decrease in value of Securities -	14,951 10 2
Net Profit on Reversions -	1,464 16 9	Income Tax -	1,869 7 4
		Amount written off Mortgages -	16,914 1 6
		Amount transferred to Life Assurance Account -	138,029 15 3
		Amount transferred to Fire Account -	821 7 3
		Amount of General Accumulated Fund (Fire and Life), at the end of the Year -	1,512,456 12 10
	£. 1,685,788 - -		£. 1,685,788 - -

Note.—The General Accumulated Fund is liable for Life and Annuity Contracts (see above), as well as for Fire Contracts.

BALANCE SHEET

Of the Hand-in-Hand Fire and Life Insurance Society, on the 31st December 1898.

LIABILITIES.	£. s. d.	£. s. d.	ASSETS.	£. s. d.
General Accumulated Fund (Fire and Life) -	1,512,456 12 10		Mortgages on Land within the United Kingdom -	380,584 17 8
Life Assurance Fund (under the Act of 1870) -	1,323,354 1 8		Mortgages on Houses within the United Kingdom -	204,225 4 5
		2,835,810 14 6	Mortgages on Life and Reversionary Interests -	157,765 8 1
Claims under Life Policies announced but not yet paid -	58,068 16 10		Mortgages on County Rates -	22,670 16 5
Bonuses due but not paid -	2,307 17 4		Mortgages on Borough and Urban Sanitary Authority Rates -	96,740 3 3
Annuities due but not applied for -	691 13 -		Loans on the Society's Life Policies -	107,296 9 8
Income Tax due but not paid -	457 8 7		Loans on the Society's Life Policies (Half Credit) -	20,220 16 5
undry Credit Balances -	4,497 6 3		Investments:—	
Outstanding Fire Losses -	11,211 1 7		British Corporation Stocks -	6,303 1 -
Loan from Bankers -	30,000 - -		Indian and Colonial Government Securities -	265,536 15 8
		107,234 3 7	Eastern Bengal Railway "A" Annuity -	7,960 10 8
			Foreign Government Securities -	88,307 6 4
			Railway and other Debentures -	393,805 18 6
			Railway and other Preference Stocks -	369,779 14 9
			Indian Railways Guaranteed Stocks -	105,465 2 -
			Railway and other Ordinary Shares -	118,810 - 5
			New River Adventurer's Share -	100,000 - -
			Freehold Property -	42,116 10 -
			Leasehold Property (after providing Sinking Fund) -	108,158 15 2
			Society's Premises (after providing Sinking Fund) -	32,638 6 1
			Land Tax on ditto redeemed -	571 8 2
			Furniture and Fittings -	2,086 4 9
			Life Interests and Reversions -	219,822 6 7
			Freehold Ground Rents -	32,654 15 11
			Agents' Balances -	7,942 10 8
			Outstanding Premiums (Life) -	5,271 14 8
			Outstanding Interest -	17,663 3 6
			Interest Accrued but not due -	7,367 - -
			Cash on Deposit -	5,000 - -
			Cash in hand and on Current Account -	16,365 17 4
		£. 2,943,044 18 1		£. 2,943,044 18 1

David Evans, Chairman.
Andrew Johnson,
Charles R. G. Hoare,
H. H. Ray, Secretary, Principal Officer.

Directors.

We certify the above Accounts to be correct according to the Books of the Society. We have examined the various Securities and certify the same to be in order. The Investments, the prices of which are quoted in the Stock Exchange Official List, are taken at the market prices of 31st December.

Turquand, Youngs, Bishop & Clarke, Auditors.

HAND-IN-HAND FIRE AND LIFE INSURANCE SOCIETY—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Hand-in-Hand Fire and Life Insurance Society made by the Actuary.

I.

The valuation is made as on 31st December 1898.

II.

The following is one of the rules of the Society :—

“The Board of Directors shall, once at least in every year, cause a careful estimate to be made of the value and position of all the subsisting Fire and Life Policies and other engagements and liabilities of the Society, and of the funds and property of the Society, and if the result of such estimate shall, in the opinion of the Board of Directors, justify such a course, it shall be lawful for the Board of Directors to divide any surplus funds or property which may be available for that purpose, or any proportion or part of such surplus funds or property, or any sum or sums of money on account of such surplus funds or property, among the Members and Policy-holders of the Society, or any class or classes of such Members and Policy-holders respectively, in such shares and proportions, with such distinctions between the several classes of Members and Policy-holders respectively, with such restrictions, subject to such conditions, and generally in such manner, as shall be prescribed by an Extraordinary Board of Directors.”

The valuation has been made by the Net Premium System, the whole of the loading, or difference between the Net and Office Premiums, increased as explained in answer to Question 3, being reserved for future profits and expenses.

The distribution of profits (which is made annually amongst all With Profit Policies entitled to participate) is conducted upon the following principles :—

A. Reduction of Premium System.—After five years' premiums have been paid an uniform rate of abatement of the next Annual Premium is given, upon the supposition that all the With Profit Policies have been effected by Annual Premiums payable throughout life, the different Series being entitled to different Scales of Abatement as follows :—

1st and 2nd Series.—The maximum rate allowed by the Society for the time being (at present 75 per cent.).

3rd Series.—15 per cent. less than the maximum rate allowed by the Society for the time being.

4th Series.—45 per cent. abatement after 5 years, 50 per cent. after 10 years, and thereafter an abatement rising by not more than 5 per cent. quinquennially to 25 per cent. less than the maximum rate allowed by the Society for the time being.

5th Series.—45 per cent. abatement after 5 years, with further abatements at intervals of not less than 5 years, if the profits admit.

Note.—The “1st Series” was closed on 23rd June 1864, the “2nd Series” on 23rd June 1874, the “3rd Series” on 23rd June 1884, and the “4th Series” on 23rd June 1897.

Endowment Insurances effected under this system receive an uniform abatement of the Annual Premium after the first 5 years of 25 per cent. and after 10 years of 30 per cent.

B. Reversionary Bonus System.—Policies in the 4th Series will receive a Reversionary Bonus at the rate of 40s. per cent. per annum for each full year's premium paid, so long as policies in the 4th Series of the Reduction of Premium System are entitled to an abatement of 45 per cent. after 5 years, and 50 per cent. after 10 years, neither more nor less. And, similarly, a Reversionary Bonus at the rate of 40s. per cent. per annum will be allotted to 5th Series Policies, so long as Policies in the 5th Series of the Reduction of Premium System are entitled to an abatement of 45 per cent. after 5 years, neither more nor less.

C. Discounted Bonus System.—Future Bonuses at the full rates now current are applied to reduce the premiums payable to a minimum from the outset.

III.

The Tables of Mortality used in the valuation are the Institute of Actuaries' H_M (3) Table, combined with H_M Net Premiums, for Policies of Life Insurance; and the Government Select Annuity Tables, 1883, for Annuities.

IV.

The rate of interest assumed in the calculations is 2 per cent. both for Policies of Life Insurance and for Annuities.

V.

The proportion of the participating Annual Premium Income reserved by the Net Premium System of Valuation as a provision for future profits and expenses has been increased to 20 per cent., and the proportion of non-participating Annual Premium Income, to provide for future expenses, has been increased to 10 per cent. These margins with a special additional reserve of 272,323*l.*, the unappropriated balance of 312,379*l.*, and the surplus, interest earned in excess of 2 per cent., will, it is estimated, enable the directors to secure the permanent maintenance of the existing rates both of Abatement of Premium and of Reversionary Bonus, after paying the expenses of carrying on the business.

HAND-IN-HAND FIRE AND LIFE INSURANCE SOCIETY—*continued.*

VI.

CONSOLIDATED REVENUE ACCOUNTS of the Hand-in-Hand Fire and Life Insurance Society, for the three Years commencing 1st January 1896, to 31st December 1898.

I.—LIFE ASSURANCE ACCOUNT.

	Policies Effectuated before 9th August 1870.	Policies Effectuated after 9th August 1870.	TOTAL.		Policies Effectuated before 9th August 1870.	Policies Effectuated after 9th August 1870.	TOTAL.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
Amount of Life Assurance Fund at the beginning of the period -	-	-	1,004,087 11 2	Claims under Policies (after deduction of Re-Assurances) -	220,166 12 6	174,307 7 1	404,473 19 7
Premiums (after deduction of Re-Assurance Premiums) -	92,473 4 6	453,766 11 2	546,239 15 8	Surrenders -	3,036 8 9	11,208 9 2	14,239 17 11
Consideration Granted for Annuities -	-	100,992 0 3	100,992 - 3	Annuities -	1,722 18 6	53,594 2 1	55,317 - 7
Fees and Fees -	19 10 4	204 11 11	224 2 3	Commission -	604 12 3	14,579 - 1	15,183 12 4
Interest and Dividends -	-	-	125,623 8 10	Expenses of Management -	8,627 11 6	42,359 17 1	50,987 8 7
Net Increase in value of Securities -	-	-	1,778 12 1	Bonus Returns -	65,473 14 -	164,547 11 4	230,021 5 4
Net Profit on Reversions -	-	-	7,598 11 7	Income Tax -	-	-	4,404 14 6
Amount of Outgo chargeable on General Accumulated Fund -	-	-	311,432 18 8	Amount of Life Assurance Fund at the end of the period -	-	-	1,323,354 1 8
		£. 2,097,982 - 6				£. 2,097,982 - 6	

† Note.—Under the Life Assurance Companies' Act, 1870, this Fund is not liable for Fire Claims. Life and Annuity Contracts are secured on the General Accumulated Fund (see below), as well as on the Life Assurance Fund.

II.—FIRE ACCOUNT.

	£. s. d.		£. s. d.
Premiums Received (after deduction of Re-Assurance Premiums) -	312,591 5 4	Loss by Fire (after deduction of Re-Assurances) -	187,064 7 7
Amount transferred from General Accumulated Fund -	21,579 18 -	Expenses of Management -	69,547 10 11
		Commission -	31,971 12 11
		Bonus Returns -	44,967 11 11
£. 334,171 3 4		£. 334,171 3 4	

III.—GENERAL ACCUMULATED FUND (FIRE AND LIFE).

	£. s. d.		£. s. d.
Amount of General Accumulated Fund (Fire and Life) at the beginning of the period -	1,713,989 17 5	Commission (Fixed Term Insurances) -	88 7 10
Premiums (Fixed Term Insurances) -	1,244 19 2	Expenses (Fixed Term Insurances) -	116 10 10
Interest and Dividends -	178,626 7 1	Net decrease in value of Securities -	8,328 8 11
Net Profit on Reversions -	1,464 16 9	Income Tax -	6,409 2 1
		Amount written off Mortgages -	34,914 1 6
		Amount transferred to Life Assurance Account -	311,432 18 8
		Amount transferred to Fire Account -	21,579 18 -
		Amount of General Accumulated Fund (Fire and Life), at the end of the period -	1,512,450 12 10
£. 1,896,326 - 8		£. 1,896,326 - 8	

* Note.—The General Accumulated Fund is liable for Life and Annuity Contracts (see above), as well as for Fire Contracts.

HAND-IN-HAND FIRE AND LIFE INSURANCE SOCIETY—continued.

VII.

SUMMARY AND VALUATION of the Policies of the Hand-in-Hand Fire and Life Insurance Society,
as at 31st December 1898.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	No. of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums, Hm. 2 per Cent.	Value	Assurances by Institute of Ac-	Interest	Net Liability.
					of	tuaries H.M. (5) Table	2 per Cent.	
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		
					Annuities by Government (Select)	Annuities by Government (Select)		

* These are Temporary Extra Premiums for Climate, Occupation, &c.

HAND-IN-HAND FIRE AND LIFE INSURANCE SOCIETY—continued.

VII.—continued.

VALUATION BALANCE SHEET of the Hand-in-Hand Fire and Life Insurance Society, as at 31st December 1898.

LIABILITIES.			ASSETS.	
	£.	£.		£.
Net Liability under Life Assurance and Annuity transactions	2,130,007		General Accumulated Fund, Fire and Life	1,512,456
Additional Reserve for maintenance of present rates of Bonus	272,323		Life Assurance Fund, under Act of 1870	1,323,354
		2,402,330		
Sum Reserved for Bonus Returns on unexpired Fire Policies		37,277		
Premiums in hand on account of unexpired terms of Fire Insurance		83,824		
Balance of Assets unappropriated		312,379		
	£.	2,835,810		£. 2,835,810

VIII.

Policies in the Reduction of Premium System become entitled to share in the profits as soon as they have been five years in force: in other words, the abatement takes effect upon the Sixth Annual Premium. Policies in the Reversionary Bonus System participate immediately they are affected, the first year's premium securing the corresponding Reversionary Bonus.

IX.

(1) The results of the Valuation do not show the total amount of profit made, the object being to determine what rates of bonus can be safely maintained in the future.

(2) Abatements of Premium to the amount of about 76,603*l.* have been declared for year ending 24th June 1899, and these abatements extend approximately to 5,137 Policies for the sum of 4,087,034*l.*, the ordinary Annual Premiums on which amount to 128,676*l.*

Reversionary Bonuses of about 3,537*l.* have been declared for the same year, these Reversionary Bonuses extending approximately to 403 Policies for 186,314*l.*, the ordinary Annual Premiums on which amount to 7,631*l.*

Discount has been allowed in anticipation of future profits to the amount of about 4,170*l.* on 552 Policies, insuring 361,392*l.* at a gross Annual Premium of 14,833*l.*

(3) Specimens of Bonuses allotted for one year to Policies of 100*l.*

A. Reduction of Premium System.—(Whole Life Policies.)

FIRST AND SECOND SERIES.

Age at Entry.	Annual Cash Bonus.	Corresponding Reversionary Bonus for One Year.		
		Duration 25 Years.	Duration 30 Years.	Duration 35 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	1 12 9	2 17 2	2 13 9	2 10 8
30	2 - 1	3 2 -	2 18 5	2 14 11
40	2 11 -	3 9 11	3 5 10	3 2 2
50	3 8 8	4 3 9	3 19 9	3 16 9

HAND-IN-HAND FIRE AND LIFE INSURANCE SOCIETY—*continued.*IX.—*continued.*

THIRD SERIES.

Age at Entry.	Annual Cash Bonus.	Corresponding Reversionary Bonus for One Year.		
		Duration 15 Years.	Duration 20 Years.	Duration 25 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	1 3 6	2 6 4	2 3 7	2 1 -
30	1 10 4	2 13 -	2 9 10	2 6 11
40	2 1 3	3 3 10	3 - 1	2 16 7
50	2 19 6	4 1 7	3 16 9	3 12 7

FOURTH SERIES.

Age at Entry.	Duration Five Years.		Duration Ten Years.	
	Annual Cash Bonus.	Reversionary Bonus for One Year.	Annual Cash Bonus.	Reversionary Bonus for One Year.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	- 17 7	1 18 10	- 19 7	2 - 11
30	1 2 9	2 4 10	1 5 4	2 7 -
40	1 10 11	2 14 -	1 14 5	2 16 6
50	2 4 8	3 9 1	2 9 7	3 12 3

B. Reversionary Bonus System—(Whole Life Policies and Endowment Insurances).

An Annual Reversionary Bonus of 40s. per cent. on the Sums Assured, for all ages at entry and all durations, is declared in respect of each Year's Premium (see answer to Question 2, Fifth Schedule). These Reversionary Bonuses may be surrendered for cash according to the following Table :—

Attained Age.	Cash Value of 10 <i>l.</i> Reversionary Bonus.			
	Life Policy.	Endowment Insurance at 55.	Endowment Insurance at 60.	Endowment Insurance at 65.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
25	2 7 7	3 6 7	2 19 4	2 14 4
30	2 13 8	3 18 2	3 8 10	3 2 4
35	3 - 7	4 12 5	4 - 4	3 11 11
40	3 8 6	5 10 2	4 14 4	4 3 4
45	3 18	6 12 9	5 11 11	4 17 5
50	4 8 7	8 1 8	6 13 11	5 14 7
55	5 - 4	—	8 2 1	6 15 9
60	5 12 11	—	—	8 2 10

David Evans, Chairman.
 Andrew Johnston,
 Charles R. G. Hoare, } Directors.
 H. H. Ray, Secretary, Principal Officer.
 H. C. Thiselton, Actuary.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Hand-in-Hand
Fire and Life Insurance Society on the 31st December 1898.

I.

Annual Premiums for the Insurance of 100*l.*, Payable at Death.

Age next Birthday.	Reduction of Premium System.	Reversionary Bonus System.	Discounted Bonus System.	Without Profits.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	2 3 9	2 3 9	1 8 9	1 14 -
21	2 4 5	2 4 5	1 9 4	1 14 9
22	2 5 2	2 5 2	1 9 11	1 15 6
23	2 6 -	2 6 -	1 10 7	1 16 3
24	2 6 11	2 6 11	1 11 3	1 17 -
25	2 7 11	2 7 11	1 12 -	1 17 10
26	2 9 -	2 9 -	1 12 9	1 18 8
27	2 10 2	2 10 1	1 13 7	1 19 7
28	2 11 5	2 11 3	1 14 5	2 - 6
29	2 12 9	2 12 5	1 15 4	2 1 5
30	2 14 2	2 13 7	1 16 4	2 2 5
31	2 15 8	2 14 10	1 17 4	2 3 5
32	2 17 3	2 16 2	1 18 5	2 4 6
33	2 18 11	2 17 7	1 19 7	2 5 8
34	3 - 8	2 19 1	2 - 9	2 6 11
35	3 2 5	3 - 8	2 2 -	2 8 2
36	3 4 3	3 2 4	2 3 4	2 9 6
37	3 6 2	3 4 1	2 4 9	2 10 11
38	3 8 2	3 5 11	2 6 3	2 12 5
39	3 10 3	3 7 10	2 7 10	2 14 -
40	3 12 5	3 9 10	2 9 6	2 15 8
41	3 14 9	3 11 11	2 11 3	2 17 5
42	3 17 3	3 14 1	2 13 1	2 19 3
43	3 19 11	3 16 4	2 15 -	3 1 2
44	4 2 9	3 18 8	2 17 -	3 3 2
45	4 5 9	4 1 2	2 19 2	3 5 4
46	4 8 11	4 3 10	3 1 6	3 7 8
47	4 12 3	4 6 8	3 4 -	3 10 2
48	4 15 9	4 9 8	3 6 8	3 12 10
49	4 19 5	4 12 10	3 9 6	3 15 8
50	5 3 3	4 16 2	3 12 6	3 18 9
51	5 7 3	4 19 8	3 15 8	4 2 1
52	5 11 5	5 3 4	3 19 -	4 5 8
53	5 15 9	5 7 2	4 2 6	4 9 6
54	6 - 4	5 11 3	4 6 2	4 13 7
55	6 5 2	5 15 7	4 10 1	4 17 11
56	6 10 3	6 - 2	4 14 3	5 2 6
57	6 15 7	6 5 -	4 18 8	5 7 4
58	7 1 3	6 10 1	5 3 4	5 12 5
59	7 7 3	6 15 5	5 8 4	5 17 9
60	7 13 7	7 1 1	5 13 8	6 3 5

HAND-IN-HAND FIRE AND LIFE INSURANCE SOCIETY—*continued.*

II. and III.

The total amount assured on lives for the whole term of life, which are in existence at the date above-mentioned. The amount of Premiums receivable annually for each year of life after deducting the abatements made by the application of bonuses. In this Society the abatements of premium in the Reduction of Premium System are declared for one year only.

Age.	WITH PROFITS.				WITHOUT PROFITS.		
	Amount Assured.	Reversionary Bonuses.	Ordinary Annual Premiums.	Extra Premiums.	Amount Assured.	Ordinary Annual Premiums.	Extra Premiums.
	£.	£.	£.	£.	£.	£.	£.
15	5,200-0	—	102-341	—	—	—	—
16	2,120-0	—	34-387	—	—	—	—
17	200-0	—	4-042	—	—	—	—
18	5,700-0	—	100-158	—	—	—	—
19	8,250-0	—	159-354	—	—	—	—
20	4,500-0	8-0	88-187	—	—	—	—
21	1,698-0	3-0	32-229	—	—	—	—
22	9,100-0	20-0	194-116	—	3,000-0	50-500	—
23	11,250-0	320-0	234-983	—	—	—	—
24	33,100-0	20-0	739-024	—	—	—	—
25	21,750-0	6-0	509-549	—	—	—	—
26	16,700-0	78-0	322-782	—	—	—	—
27	43,400-0	238-7	1,009-004	—	—	—	—
28	32,150-0	15-0	739-208	—	200-0	3-796	—
29	50,750-0	112-0	1,119-996	—	50,000-0	843-750	—
30	36,900-0	60-0	894-225	—	5,000-0	104-583	—
31	45,910-0	21-1	1,149-817	—	—	—	—
32	60,750-0	10-0	1,504-520	—	1,000-0	19-125	—
33	53,430-0	47-7	1,349-266	—	200-6	4-317	—
34	73,000-0	580-8	1,865-100	—	3,600-0	78-750	—
35	101,550-0	356-2	2,640-088	—	100-0	2-067	—
36	68,710-0	17-1	1,778-625	—	900-0	22-612	—
37	91,275-0	62-5	2,421-345	—	11,300-0	263-942	—
38	86,450-0	40-5	2,274-257	—	1,050-0	25-212	—
39	139,550-0	360-8	3,829-842	—	1,250-0	25-146	—
40	123,380-0	—	3,358-387	—	2,500-0	71-250	—
41	139,650-0	115-7	3,675-237	—	3,850-0	97-792	—
42	101,320-0	9-9	2,824-996	—	6,800-0	117-050	—
43	145,336-0	768-4	4,397-975	—	4,475-0	99-246	—
44	149,318-0	208-1	4,486-896	—	6,700-0	169-937	—
45	106,225-0	97-3	3,002-729	—	3,500-0	94-021	—
46	122,954-0	461-5	3,639-715	—	6,600-0	186-146	—
47	116,895-0	—	3,598-496	—	1,550-0	29-012	—
48	118,389-0	535-6	3,755-520	—	5,520-0	167-208	—
49	139,500-0	2,136-5	4,598-854	—	5,700-0	123-404	—
50	114,350-0	2,564-9	3,684-537	—	2,800-0	95-183	—
51	146,137-0	267-1	4,571-062	—	400-0	9-704	—
52	149,050-0	2,022-8	5,432-283	—	8,200-0	275-462	—
53	120,729-0	2,367-4	4,204-884	—	2,700-0	82-104	—
54	131,100-0	449-5	4,519-625	—	1,350-0	48-004	—
55	121,450-0	1,453-8	4,048-354	—	2,200-0	45-954	—
56	110,850-0	—	3,734-587	—	1,350-0	50-292	—
57	131,150-0	1,168-6	4,955-766	—	9,550-0	252-550	—
58	133,850-0	3,105-2	4,666-124	—	4,300-0	106-121	—
59	66,400-0	102-3	2,476-666	—	200-0	7-158	—
60	107,350-0	768-5	4,024-754	—	700-0	37-262	—
61	97,900-0	331-6	3,902-042	—	5,000-0	157-917	—
62	71,050-0	1,396-8	3,214-150	—	5,700-0	363-225	—
63	70,130-0	—	2,523-429	—	5,400-0	140-570	—
64	67,200-0	—	2,521-274	—	5,550-0	143-921	—
65	68,745-0	—	3,021-129	—	1,200-0	34-087	—
66	99,300-0	7,519-8	3,703-979	—	—	—	—
67	77,100-0	8,866-3	2,935-357	—	4,450-0	134-937	—
68	53,600-0	1,058-1	1,890-721	—	—	—	—
69	52,190-0	3,203-8	2,172-371	—	950-0	71-300	—
70	35,950-0	706-4	1,464-858	—	500-0	16-863	—
71	28,150-0	517-1	987-971	—	2,000-0	161-000	—
72	69,350-0	947-1	2,781-637	—	500-0	18-000	—
73	49,524-9	—	1,812-604	—	1,000-0	24-042	—
74	46,860-0	988-0	1,707-262	—	200-0	7-467	—
75	37,650-0	453-5	1,560-137	—	—	—	—
76	31,349-9	1,100-4	1,186-395	—	500-0	29-396	—
77	45,898-9	4,543-2	1,591-462	—	—	—	—
78	20,700-0	3,310-5	811-217	—	3,200-0	67-275	—
79	39,074-9	5,271-9	1,570-082	—	—	—	—
80	20,050-0	442-4	1,071-145	—	250-0	33-950	—
81	35,450-0	—	1,709-071	—	1,000-0	122-708	—
82	15,399-8	—	671-961	—	—	—	—
83	28,100-0	—	1,800-050	—	50-0	2-525	—
84	17,699-9	102-9	889-495	—	125-0	2-690	—
85	20,700-0	—	1,029-129	—	—	—	—
86	19,310-0	—	932-016	—	—	—	—
88	11,000-0	—	383-292	—	—	—	—
89	800-0	—	28-242	—	—	—	—
90	2,750-0	—	96-717	—	—	—	—
92	2,750-0	—	116-679	—	—	—	—
94	5,000-0	—	179-167	—	—	—	—
	4,838,909-3	61,735-3	159,018-313	Estimated at 415-217	196,120-0	5,140-533	Estimated at 27-500

HAND-IN-HAND FIRE AND LIFE ASSURANCE SOCIETY—continued.

II. and III.—continued.

Statement of Re-Assurances corresponding to the Statement in respect of Assurances under Headings II. and III.

Age.	WITH PROFITS.			WITHOUT PROFITS.	
	Amount Assured.	Reversionary Bonus.	Ordinary Annual Premiums. (No Extras).	Amount Assured.	Ordinary Annual Premiums. (No Extras).
	£.	£.	£.	£.	£.
24	10,000·0	—	224·583	—	—
29	—	—	—	44,000·0	742·500
32	2,000·0	—	56·500	—	—
35	2,500·0	—	75·208	—	—
39	11,500·0	—	360·438	—	—
42	—	—	—	5,000·0	83·542
49	—	—	—	5,000·0	103·333
52	—	—	—	2,500·0	75·000
57	—	—	—	1,400·0	48·125
58	4,000·0	—	233·000	—	—
61	—	—	—	5,000·0	157·917
	30,000·0	—	949·729	62,900·0	1,210·417

IV., V., and VI.

The total amount assured under classes of Assurance Business other than for the Whole Term of Life.
The amount of Premiums receivable Annually.
The total amount of Premiums which have been received.

CLASS.		Sum Assured, and Bonuses, if any.	Annual Premiums.	Total Amount of Premiums Received.
WITH PROFITS.		£.	£.	£.
Limited Premiums	(S. A. - Bonuses -)	100,288·0 11,647·8 223,195·0	1,556·806 11,562·484	56,272·9 32,695·9
Endowment Insurances	(S. A. - Bonuses -)	5,314·8 1,150·0		
Joint Lives	(S. A. - Bonuses -)	50·0 2,499·0	58·283 34·750	211·8 1,597·3
Last Survivor		10,800·0	247·644	408·1
Deferred Insurances		£. 354,944·6	13,460·267	91,186·0
RE-ASSURANCES.				
Limited Premiums	(S. A. - Bonuses -)	17,500·0 600·0	—	13,255·6
WITHOUT PROFITS.				
Limited Premiums		20,402·0	—	8,187·0
Endowment Assurances		29,860·7	1,174·872	11,075·9
Joint Lives		7,000·0	335·056	4,276·7
Last Survivor		24,350·0	492·164	3,453·5
Survivorship		29,490·5	205·283	2,521·0
Convertible Term		17,550·0	298·062	481·3
Term		36,449·0	649·363	2,493·4
Ascending Scale		1,000·0	16·666	75·0
Endowments, Premiums returnable		14,444·1	356·313	1,518·7
Endowments, Premiums not returnable		807·5	61·891	327·9
Fixed Term Insurances		30,273·8	827·188	1,499·5
"£100 a Year" Policies		5,600·0	276·467	276·5
Issue Risks		28,190·0	—	1,682·5
Special Risks		1,000·0	10·000	20·0
	£.	246,417·6	4,703·325	37,888·9
RE-ASSURANCES.				
Last Survivor		6,000·0	162·500	812·5

HAND-IN-HAND FIRE AND LIFE ASSURANCE SOCIETY—continued.

VII.

The Total Amount of Immediate Annuities on Lives.

I.—SINGLE LIVES.

Present Age.	Amount of Annuity.	Present Age.	Amount of Annuity.	Present Age.	Amount of Annuity.	Present Age.	Amount of Annuity.
	£. s. d.		£. s. d.		£. s. d.		£. s. d.
90	98 10 8	76	276 3 9	63	433 18 7	50	1,069 7 8
89	51 6 -	75	423 10 10	62	574 3 11	49	102 10 -
87	106 15 -	74	513 14 -	61	1,174 17 6	48	70 15 5
86	241 1 8	73	135 14 4	60	231 2 1	47	279 2 2
85	547 8 -	72	568 12 6	59	385 14 -	45	145 -
84	267 3 2	71	685 16 5	58	287 15 -	43	54 7 6
83	118 18 10	70	432 14 6	57	241 1 2	40	90 6 8
82	590 7 6	69	1,186 1 10	56	767 - 3	37	52 -
81	142 13 8	68	95 11 10	55	84 3 2	35	100 -
80	625 11 8	67	1,699 12 7	54	722 18 -	34	37 16 3
79	151 15 8	66	813 19 6	53	399 4 8		
78	1,262 2 10	65	1,272 9 7	52	539 14 3	£.	21,013 10 11
77	449 5 8	64	245 1 4	51	168 9 4		

Re-Assurances corresponding to the above Statement.

Age 50 - - - 100*0*l. per annum.

II.—JOINT LIVES.

Present Ages.	Amount of Annuity.	Present Ages.	Amount of Annuity.
	£. s. d.		£. s. d.
61 and 56	29 18 6	58 and 30	250 - -
61 „ 49	211 15 5	52 „ 50	300 - -
		£.	791 13 11

III.—LAST SURVIVOR.

Present Ages.	Amount of Annuity.	Present Ages.	Amount of Annuity.
	£. s. d.		£. s. d.
85 and 49	60 - -	68 and 63	30 - -
80 „ 80	125 - -	66 „ 62	27 7 4
80 „ 78	64 7 -	64, 59 „ 53	54 3 4
79 „ 72	105 4 8	64 „ 51	200 - -
69 „ 66	104 8 4	60 „ 53	45 1 6
			815 12 2

VIII.

The Total Amount of all Annuities, other than those specified under heading No. 7.

Description of Annuity.	Amount of Annuity.	Annual Premium.	Amount of Con- sideration Money.
	£. s. d.	£. s. d.	£. s. d.
Fixed Term - - - - -	5 7 6	-	45 17 6
Deferred - - - - -	121 12 8	15 15 4	246 6 -
£.	127 2	15 15 4	292 3 6

HAND-IN-HAND FIRE AND LIFE ASSURANCE SOCIETY—*continued.*

IX.

The average Rate of Interest yielded by the Accumulated Funds of the Society—

	£.	s.	d.	
On 31st December, 1896, was	3	14	8	per Cent.
" " 1897 "	3	15	3	"
" " 1898 "	3	17	2	"

In obtaining the above, the Funds invested in Reversionary Interests and the receipts in respect thereof have been excluded.

X.

Present Surrender Values of Policies for 1,000*l.* effected for the Whole of Life, both With Profits (Reduction of Premium System) and Without Profits.

Age at Entry.	After 5 years.		After 10 years.		After 20 Years.		After 30 Years.		After 40 Years.		After 50 Years.	
	With Profits.	Without Profits.	With Profits.	Without Profits.	With Profits.	Without Profits.	With Profits.	Without Profits.	With Profits.	Without Profits.	With Profits.	Without Profits.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
25	58	29	92	63	199	153	345	276	532	425	692	602
35	81	41	131	91	272	219	467	377	660	547	787	732
45	115	60	184	132	364	304	595	493	754	656	905	846
55	160	86	253	185	475	403	687	599	—	—	—	—

Present Surrender Values of Non-Profit Endowment Insurances—Sum Insured 1,000*l.*

SUM INSURED PAYABLE AT DEATH, OR AT AGE								
Age at Entry.	50		55		60		65	
	After 5 Years.	After 10 Years.	After 5 Years.	After 10 Years.	After 5 Years.	After 10 Years.	After 5 Years.	After 10 Years.
	£.	£.	£.	£.	£.	£.	£.	£.
20	64	152	48	112	37	86	30	69
25	91	218	65	154	49	115	39	90
30	136	330	92	220	67	157	51	119
35	220	538	138	332	94	224	69	163
40	404	—	221	539	140	335	98	229
45	—	—	404	—	223	541	143	339
50	—	—	—	—	405	—	226	543

The Surrender Values of Endowment Insurances, With Profits, would be greater than those shewn above, if any Bonus Additions attach to the Sum Insured. The Value of such Bonus Additions can be ascertained by reference to the Answer to Question 9, Schedule 5.

Note.

With the exception of cases where temporary extras are charged for foreign travel and residence, the Society does not transact business at other than European rates; and, as regards Policies on unhealthy lives, the age at entry corresponding to the Premium charged is taken as the real age in estimating the liability under them.

David Evans, Chairman.
 Andrew Johnston,
 Charles R. G. Hoare, } Directors.
 H. H. Ray, Secretary, Principal Officer.

NORWICH UNION LIFE INSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Norwich Union Life Insurance Society for the Year ending 31st December 1898.

"ASSURANCE" FUND.			£.	s.	d.	"ASSURANCE" FUND.			£.	s.	d.
Amount of Funds on 1st January 1898	-	-	3,144,764	2	6	Claims under Policies including Endowments matured (less Re-assurances)	-	-	257,542	19	11
Premiums (less Re-assurances)	-	-	384,140	2	1	Bonuses thereon	-	-	57,531	12	2
Interest and Dividends (less Income-tax)	£.	s. d.				Surrenders	-	-	24,560	12	11
Interest accrued but not payable in 1898	-	-	98,516	18	-	Bonuses taken in Cash	-	-	7,716	13	2
Profit on Securities realized	-	-	25,527	16	9	Interest on Settlement Policies Trust Fund	-	-	46	3	6
			23,309	6	9	Expenses of Management	-	-	30,198	15	1
						Directors' Fees	-	-	2,777	9	-
Assignment Fees	-	-	147,354	1	6	Commission	-	-	26,558	15	11
			178	13	6	Amount of Funds, 31st December 1898	-	-	3,269,503	17	11
			3,676,436	19	7				3,676,436	19	7
"ANNUITY" FUND.						"ANNUITY" FUND.					
Amount of Fund on 1st January 1898	-	-	£.	s.	d.	Annuities	-	-	£.	s.	d.
Consideration for Annuities granted	-	-	341,683	9	3	Commission	-	-	33,710	19	7
Interest (less Income-tax)	-	-	55,653	19	5	Expenses	-	-	556	10	8
			13,673	4	10	Amount of Fund, 31st December 1898	-	-	556	10	8
			411,010	13	6				376,186	12	7
			£.						£.		
			4,087,447	13	1				4,087,447	13	1

BALANCE SHEET

Of the Norwich Union Life Insurance Society on the 1st January 1899.

LIABILITIES.				ASSETS.			
	£.	s. d.	£.	s. d.		£.	s. d.
Assurance Fund - - - - -	3,268,191	7 1			Mortgages on Property within the United Kingdom, viz :—		
Settlement Policies Trust Fund - - - - -	1,312	10 10	3,269,503	17 11	Freehold Property - - -	623,193	13 5
Annuity Fund - - - - -			376,186	12 7	Leasehold Property - - -	234,534	12 9
Total Funds as per first Schedule - - -			3,645,690	10 6	Rates, Ground Rents, &c. 178,730	4 -	
Claims admitted but not paid - - -			84,946	13 9	Reversionary Interests - 205,536	8 4	
Annuities due and unpaid - - -			560	15 3	Life Interests with Policies 241,290	- 3	
Agents' Balances overpaid - - -			436	9 7			1,483,284 18 9
Bills payable (paid 4th January) - - -			12,475	7 6	Mortgages on Freehold Property out of the United Kingdom - - -		205,847 4 -
On Sundry Accounts - - - - -			8,672	10 -	Loans on Personal Security - - -		36,905 14 9
					Loans on the Society's Policies (within their surrender values) - - -		134,964 3 5
					Investments, viz. :—		
					British Government Securities - - -	30,457	1 9
					Colonial Government Securities - - -	99,311	5 -
					Foreign Government Securities - - -	138,389	5 -
					Colonial Municipal Securities - - -	180,960	17 10
					Railway Debentures and Debenture Stock - - - - -	407,685	1 9
					Railway Shares (Preference) - - -	36,152	11 5
					Railway Shares (British Ordinary) - - -	176,551	10 7
					Debentures of Water Works and other Companies - - - - -	134,748	- 11
					Reversions and Life Interests - - -	343,262	4 11
					Ground Rents and Tithes - - - - -	63,056	12 7
					House Property (the Society's Offices in London, Liverpool, Birmingham, Glasgow, &c.) - - - - -	110,639	15 1
					Fixtures and Furniture at Principal Offices - - - - -	3,634	3 -
					Policy Stamps - - - - -	551	9 -
					Agents' Balances - - - - -	41,524	15 9
					Outstanding Premiums - - - - -	25,797	17 3
					Outstanding Interest - - - - -	25,527	16 9
					Cash, Current Accounts at the Society's Bankers - 56,760	4 10	
					Cash, Deposit Accounts at the Society's Bankers - 16,769	16 10	
							73,530 1 8
£.	3,752,782	6 7	£.	3,752,782	6 7		

T. C. Blofeld, President.
Peter Eade, } *Directors.*
Geo. Forrester, }
J. J. W. Deuchar, Secretary and Actuary.

We hereby certify that the foregoing Revenue Account contains a correct summary of the Receipts and Payments during the year 1898, and that the Balance Sheet exhibits a true statement of the Society's affairs at 31st December 1898.

We have examined the Securities held by the Society and find the same in order.

We have examined the Securities held by the Society and find the same in order.

May 1899.

T. J. Richardson, } Auditors.
J. B. Aldis, }

BRITISH LIFE OFFICE, LIMITED.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the British Life Office (Limited), for the year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the year	25,861	11		Claims under Policies	487	7	-
Premiums	4,987	12	3	Commission	1,014	17	10
Interest and Dividends	547	14	2	Establishment and Extension of Business Account as per Balance Sheet at 31st December, 1897—whereof one-fourth now written off	676	13	8
Other Receipts	6	7	3	Expenses of Management (including Establishment and Extension Expenses) for the current year	3,771	19	3
				Whereof one-fourth carried to Establishment and Extension of Business to be written off in following years	942	19	9
					2,828	19	6
				Amount written off Furniture Account	6	7	3
				Amount of Funds at the end of the year (as per Second Schedule)	26,388	19	5
£.	31,403	4	8	£.	31,403	4	8

BALANCE SHEET

Of the British Life Office (Limited), on the 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up	25,000			Mortgages on Property within the United Kingdom	2,118	9	-
Assurance Fund	1,388	19	5	Investments at Cost—			
Total Funds, as per First Schedule	26,388	19	5	British Government Securities	20,000		-
Sundry Outstanding Accounts	194	16	1	Office Furniture	120	19	5
Sundry Creditors	30			Outstanding Premiums and Agents' Balances	211	12	6
				Outstanding Interest	137	13	9
				Establishment and Extension of Business Account	2,973		10
				Cash in hand and on Current Account	1,052		-
£.	26,613	15	6	£.	26,613	15	6

P. Murison, Chairman.
David Macdonald, } Director.
John W. Logie, }
Herbert Wurr, Manager.

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Guardian Fire and Life Assurance Company (Limited), for the Year 1898.

I.—LIFE ASSURANCE REVENUE ACCOUNT

Amount of Life Assurance Fund at beginning of the Year, viz. :—	£.	s.	d.	Claims under Life Policies, including Bonuses (after deduction of Sums Re-assured)	£.	s.	d.
Assurance Fund - 2,926,239	8	6		Surrenders - - - - -	285,285	-	9
Investment Reserve Fund - 30,000	-	-		Annuities paid (less Amounts received by way of Re-assurance)	6,891	10	7
	2,956,239	8	6	Commission - - - - -	19,533	17	3
Premiums after deducting Re-assurance Premiums - - - - -	210,565	6	11	Expenses of Management - - - - -	9,599	13	9
Interest and Dividends (less Income Tax) - - - - -	112,395	12	3	Cash Bonuses - - - - -	19,797	8	6
Consideration for Annuities granted - - - - -	18,694	15	-	Bonuses by reduction of Premium - - - - -	1,219	2	-
Fines for revival of lapsed Policies - - - - -	97	13	2		1,052	7	10
Profit on Investments realized - - - - -	4,385	9	8	Amount of Life Assurance Fund at end of Year, viz. :—			
				Assurance Fund - 2,928,999	4	10	
				Investment Reserve Fund - 30,000	-	-	
					2,958,999	4	10
£.	3,302,378	5	6	£.	3,302,378	5	6

II.—FIRE INSURANCE REVENUE ACCOUNT.

Amount of Fire Insurance Fund at the beginning of the Year, viz. :—	£.	s.	d.	Losses by Fire, after deduction of Re-insurances	£.	s.	d.
Premium Reserve due to Policies unexpired on 31st December 1897	155,850	—	—	Expenses of Management	76,196	—	5
General Fire Reserve Fund	370,000	—	—	Commission	49,449	17	4
	525,850	—	—	Income Tax on Profits	195	7	4
Premiums received, after deduction of Re-insurance Premiums	363,880	16	11	Agents' Bad Debts	47	7	5
Interest and Dividends (less Income Tax)	20,277	17	—	Transfer to Profit and Loss Account	41,128	9	7
				Amount of Fire Insurance Fund at the end of the Year, viz. :—	£.	s.	d.
				Premium Reserve due to Policies unexpired on 31st December 1898	163,800	—	—
				General Fire Reserve Fund	370,000	—	—
					533,800	—	—
£.	910,008	13	11	£.	910,008	13	11

III.—ACCIDENT INSURANCE REVENUE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Premiums received after deduction of Re-insurance Premiums - - -	12,771	18	8	Losses after deduction of Re-insurances -	2,992	10	1
Interest - - - - -	10	13	8	Expenses of Management (including Preliminary Expenses) - - - - -	3,115	6	10
				Commission - - - - -	860	9	7
				Amount of Accident Insurance Fund at the end of the year - - - - -	5,814	5	10
£.	12,782	12	4	£.	12,782	12	4

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY (LIMITED)—continued.

IV.—PROFIT AND LOSS ACCOUNT.
(Proprietors' Revenue Account.)

Balance brought forward from last year (including Reserve two-fifths of Life Profits 26,400/.)	£.	s.	d.	Interim Dividend to Proprietors paid in January 1898	£.	s.	d.	£.	s.	d.
	107,344	2	5	Dividend to Proprietors paid in July 1898	55,000	-	-	80,000	-	-
	£.	107,344	2	5	Nett Balance carried down	-	-	27,344	2	5
					£.			107,344	2	5
Nett Balance brought down (including the final Reserve one-fifth of Life Profits. 13,200/.)	27,344	2	5	Balance, to be appropriated as follows, viz. :—	£.	s.	d.			
Interest and Dividends (less Income Tax) on Proprietors' Capital	39,168	10	4	Interim Dividend to Proprietors paid in January 1899	25,000	-	-			
Transfer Fees	58	5	-	Dividend to Proprietors July 1899	60,000	-	-			
Transfer from Fire Revenue Account, as above	41,128	9	7	Carried forward	22,699	16	4	107,699	16	4
£.	107,699	16	4	N.B.—This being the fifth year of the quinquennium, there are no Life Profits from the preceding one to carry forward.	£.			107,699	16	4

BALANCE SHEETS

Of the Guardian Fire and Life Assurance Company (Limited), on 31st December 1898.

LIABILITIES.				ASSETS.			
LIFE DEPARTMENT.				LIFE DEPARTMENT.			
Life Assurance Fund at the end of the Year, as per Life Assurance Revenue Account, viz. :—				Mortgages on Property within the United Kingdom			
				1,202,250 11			
Assurance Fund - - - - - £. s. d. 2,928,990 4 10				Mortgages wholly or partly on Indian and Colonial Securities 43,533 12			
Investment Reserve Fund - - - - - 30,000 - - - - - 2,958,990 4 10				Mortgages of Life Interests, with Policies - - - - - 379,576 10			
Claims Outstanding - - - - - 100,767 6 6				Loans on the Company's Policies within the Surrender Value - 61,187 13			
Annuities Outstanding - - - - - 1,213 5 5				Credit Premiums (limited to 20 per cent.) - - - - - 5,377 3 3			
Expenses of Management due - - - - - 2,087 15 2				Investments :—			
Premiums Prepaid - - - - - 20 - -				Corporation Stocks and Bonds (United Kingdom) - - 93,736 15 4			
Interest Prepaid - - - - - 285 5 9				Bank of England Stock - - - - - 29,291 1 1			
Note.—The Life Assurance Fund is, according to the Constitution of the Company, a separate Trust Fund applicable primarily and in priority to all other claims, for the security of the Life Policy Holders.				Indian and Colonial Government Securities - - - - - 265,293 4 5			
				Colonial Corporation Securities - - - - - 46,339 14 6			
				Foreign Government Securities - - - - - 10,219 5 3			
				Foreign Corporation Securities - - - - - 10,573 3 4			
				Railway and other Debentures and Debenture Stocks - - 383,565 6 1			
				Railway and other Guaranteed Preference and Ordinary Stocks and Shares - - - - - 138,210 6 1			
				Indian Railway Stocks (guaranteed by Indian Government) - - - - - 68,059 17 2			
				Terminable Rent Charges on Land - - - - - 15,778 15 5			
				Charges on Local and Public Rates - - - - - 13,923 3 7			
				Reversions - - - - - 19,602 18 2			
				Life Interests in Possession - - - - - 9,020 5 4			
				Freehold Ground Rents - - - - - 13,500 - -			
				Leasehold Ground Rents - - - - - 115,242 3 1			
				Freehold Landed Property - - - - - 8,317 14 4			
				Loans on Personal Security - - - - - 2,345 - -			
				Re-assurance Claims outstanding - - - - - 7,733 - -			
				Agents' Balances - - - - - 26,649 15 7			
				Outstanding Premiums - - - - - 6,881 3 4			
				Outstanding Interest :—			
				Accrued but not payable - - - - - £. s. d. 35,877 5 2			
				In arrear—(580/ since paid) - - - - - 1,206 16 4			
				37,144 1 6			
				Cash—On Deposit - - - - - 42,500 - -			
				In hand and on Current Account - - 16,820 3 7			
				50,320 3 7			
				Bills Receivable—Agents' Remittance - - - - - 74 16 3			
				£. 3,072,372 17 5			
£. 3,072,372 17 8							

Note.—The Life Assurance Fund is, according to the Constitution of the Company, a separate Trust Fund applicable primarily and in priority to all other claims, for the security of the Life Policy Holders.

BALANCE SHEETS—continued.

John Hunter, Chairman.
Evelyn Hubbard, Deputy Chairman.
A. Prevost, Director.
Henry Bonham-Carter, Managing Director.
T. G. C. Browne, Actuary and Secretary.

SCOTTISH LIFE ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Scottish Life Assurance Company (Limited), for the Year ending 31st December 1898.

I.—LIFE ASSURANCE ACCOUNT.

		£.	s.	d.			£.	s.	d.
Amount of Life Assurance Funds at the beginning of the year		400,788	17	8	Claims under Life Policies (paid and outstanding) after deduction of Sums Re-assured :-				
							£.	s.	d.
					By Death		5,431	10	11
					On Survivance		1,381	7	-
Premiums	£. s. d.	70,825	19	5	Surrenders	-	-	-	6,762 17 11
Less Re-assurance Premiums	£. s. d.	7,544	14	4	Annuities	-	-	-	1,431 12 5
					Commission	-	-	-	7,774 31 1
		63,281	5	1	Expenses of Management	-	-	-	3,778 9 8
Consideration for Annuities granted		10,889	13	-	Income Tax	-	-	-	7,355 13 1
Interest and Dividends		17,471	3	9	Amount of Life Assurance Funds at the end of the year	-	-	-	465,591 7 7
Assignment Fees		20	-	-					
	£.	492,445	19	6			£.		492,445 19 6

II.—ACCIDENT AND GENERAL ACCOUNT.

Amount of Funds at the beginning of the year (exclusive of Life Funds and of Paid-up Capital)	£.	s.	d.	Claims (paid and outstanding) after deduction of Re-assurances :-	£.	s.	d.
	16,796	19	11	Fatal and Permanent			
				Disablement	691	14	8
				Non-fatal	3,290	16	11
Accident Premiums	£.	s.	d.	Bonus reductions to Policy Holders			
	8,691	13	-	Commission			
Less Re-assurance Premiums		45	10 6	Expenses of Management			
				Shareholders' Dividend			
Interest and Dividends				Income Tax			
Transfer Fees				Amount of Funds at the end of the year (exclusive of Life Funds and of paid up Capital), viz. :-			
				Accident and General Funds	3,253	5	-
				Fatal Accident Fund	8,000	-	-
£.	28,218	2	11				

BALANCE SHEET

Of the Scottish Life Assurance Company (Limited), on the 31st December 1898.

[illegible]

Arthur Mitchell, Chairman.
James Macdonald, } Directors.
John Nicholson, }
David Paulin, Manager.
James Chatham, Secretary and Actuary.

We have examined the foregoing Revenue Accounts and Balance Sheet, and hereby certify them to be correctly stated, and fully vouched and instructed. We have also inspected the various Securities and have found them in order.

Edinburgh, 9 March 1899.

A. & J. Robertson, C.A., Auditors.

ROYAL INSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Royal Insurance Company, for the Year ending 31st December 1898.

LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year - - - -	5,224,606	17	-	Claims under Life Policies including Reversionary Bonuses, after deduction of Sums Re-assured - - - -	333,795	12	5
Premiums after deduction of Re-assurance Premiums - - - - -	462,732	9	1	Surrenders - - - - -	21,982	8	10
Interest - - - - -	196,802	10	1	Bonuses in Cash - - - - -	595	16	-
Assignment Fees - - - - -	196	-	-	Commission - - - - -	23,976	12	10
				Expenses of Management - - - -	35,657	15	6
				Amount of Life Assurance Fund at the end of the Year as per Balance Sheet -	5,468,329	10	7
£.	5,884,337	16	2	£.	5,884,337	16	2

ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Annuity Fund at the beginning of the Year - - - -	314,657	6	-	Annuities - - - - -	29,195	15	-
Consideration for Annuities granted -	66,809	14	3	Commission - - - - -	1,107	13	4
Interest - - - - -	11,640	13	3	Expenses of Management - - - -	639	12	1
				Amount of Annuity Fund at the end of the Year as per Balance Sheet -	362,164	13	1
£.	393,107	13	6	£.	393,107	13	6

FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Fund at the beginning of the Year - - - - -	928,000	-	-	Losses by Fire after deduction of Re-insurances - - - - -	1,167,665	-	6
Premiums received after deduction of Re-insurances - - - - -	2,003,565	13	11	Commission - - - - -	278,007	13	3
				Expenses of Management - - - -	416,980	14	7
				Amount carried to Profit and Loss - -	140,912	5	7
				Amount of Fire Fund at the end of the Year as per Balance Sheet - - -	928,000	-	-
£.	2,931,565	13	11	£.	2,931,565	13	11

PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of last Year's Account - -	896,296	15	2	Interim Dividend for 1898 - - -	112,710	12	-
Less Balance of Dividend for 1897 -	125,234	-	-	Income Tax - - - - -	9,257	14	-
	771,062	15	2	Balance carried forward - - - -	908,943	17	8
Interest and Dividends not carried to other Accounts 120,590 4 1							
Less Interest to Superannuation Fund - - - - - 1,696 16 8							
	118,893	7	5				
Transfer Fees - - - - -	43	15	6				
Amount from the Fire Account - -	140,912	5	7				
£.	1,030,912	3	8	£.	1,030,912	3	8

ROYAL INSURANCE COMPANY—*continued.*

BALANCE SHEET
Of the Royal Insurance Company, on the 31st December 1898.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
Shareholders' Capital - - - -	375,702	- -	Mortgages on Freehold and Leasehold Property within the United Kingdom:		
Reserve Fund - - - - -	1,582,393	11 7	City Property, England	526,144	16 9
Life Assurance Fund - - - -	5,468,329	10 7	City Property, Scotland	154,416	15 -
Annuity Fund - - - - -	362,164	13 1	Landed Property, Eng-land	849,074	- -
Fire Fund - - - - -	928,000	- -	Landed Property, Scot-land	256,641	- -
Perpetual Insurance Account - - -	45,152	12 4			1,786,276 11 9
Superannuation Fund - - - - -	50,177	17 5	Mortgages on Freehold Property out of the United Kingdom		61,892 4 7
Profit and Loss (subject to Dividend payable 15th June next) - - - -	908,943	17 8	Reversions and Life Interests		86,283 4 4
	9,720,864	2 8	Loans on the Company's Life Policies within their Surrender Value		299,073 19 2
Claims under Life Policies, admitted but not paid - 37,635 14 11			Investments:		
Outstanding Fire Losses - 134,727 6 -			British Government Securities	255,663	10 6
Unclaimed Dividends - 7,611 - 2			Colonial Government Securities	121,339	15 5
Outstanding Accounts, since paid - 17,098 17 7			Foreign Government Securities	34,277	9 10
Bills payable, since paid - 67,524 2 3			United States Government Securities	329,362	1 -
	264,597	- 11	United States Railways Mortgage Bonds	698,152	9 1
			United States Railways Guaranteed Stocks	100,620	18 2
			Colonial Provincial Bonds	11,000	- -
			Colonial Municipal Bonds	24,674	7 9
			State and Municipal Bonds in the United States	388,069	14 4
			Railway Debenture Stocks:		
			England	310,757	3 9
			Scotland	27,672	5 1
			Wales	7,686	18 -
			Foreign	2,034	7 6
					348,150 14 4
			Railway Guaranteed and Preference Stocks:		
			England	1,740,729	9 9
			Scotland	136,051	15 1
			Wales	31,881	13 3
			Indian and Colonial	91,172	16 -
					1,999,835 14 2
			Railway Ordinary and Preferred Ordinary Stocks:		
			England	203,454	11 5
			Scotland	102,451	8 3
					305,905 19 8
			Gas and Dock Companies' Bonds		389,560 19 1
			Bonds and Shares of other Incorporated Companies		180,663 8 10
			Freehold Ground Rents, England and Scotland		34,864 5 2
			Freehold Buildings:		
			England	578,716	3 3
			Scotland	56,585	8 3
			Ireland	7,000	- -
			India and Colonies	132,046	8 -
			United States	561,664	9 6
			Other Foreign Countries	57,876	17 9
					1,393,889 6 9
			Leasehold Buildings, England		110,567 11 3
			Loans:		
			To various Towns and Townships on Security of the Rates:		
			England	272,280	11 11
			Scotland	9,038	3 8
					281,318 15 7
			On English and Scottish Railway and other Securities with Margins		183,838 12 1
			Agents' Balances, since received		197,771 13 8
			Outstanding Premiums, since received		30,146 16 2
			Outstanding Interest, since received		81,996 6 9
			Cash in hand and on Current Account with Bankers		250,264 14 3
£.	9,985,461	3 7	£.	9,985,461	3 7

H. H. Hornby, Chairman.
Thos. H. Ismay, } Directors.
Chas. J. Bushell, }
Charles Alcock, Manager.
James M. Calder, } Auditors.
John Dempster, }

SCOTTISH EQUITABLE LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Scottish Equitable Life Assurance Society, for the Year ending 1st March 1899.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the year	4,068,264	16	6	Claims under Policies (after deduction of sums Re-assured):			
Premiums (after deduction of Re-assurances)	358,601	2	2	By Death	279,332	16	10
Interest and Dividends	140,420	16	9	By Survivance	10,153	-	3
Profit from falling in of Reversions, &c.	11,490	19	1	Surrenders			
Fines for delay in payment of Premiums	516	2	1	Commission			
Assignment and other Fees	177	10	-	Expenses of Management, including Rents for Offices belonging to and occupied by the Society			
				Bonuses in Cash and reduction of Premium			
				Income Tax			
				Amount of Funds at the end of the year, as per Balance Sheet			
£.	4,579,471	6	7	£.	4,579,471	6	7

BALANCE SHEET

Of the Scottish Equitable Life Assurance Society, on the 1st March 1899.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund	4,153,186	13	3	Mortgages on Property within the United Kingdom, namely:			
Investments, Reserve Fund	50,000	-	-	Mortgages on real Property	1,735,372	16	4
Total Funds, as per Revenue Account	4,203,186	13	3	Mortgages on Life Interests, Reversions, &c.	286,378	12	8
Claims admitted (or intimated) but not paid	76,895	-	-	Mortgages on other Securities	54,008	6	11
Outstanding Surrender Values	307	3	7	Loans on Statutory Assignments of County and other Rates	254,170	16	8
Sundry Charges and Accounts due but not paid	3,173	12	6		2,329,930	12	7
Cheques issued but not presented for payment	6,978	19	2	Mortgages on Property out of the United Kingdom	141,206	14	6
Sum deposited with the Society by special Agreement	1,290	-	-	Loans on the Society's Policies (within their Surrender Value)	220,009	13	3
Due to Bankers	12,908	7	1	Investments:			
				Indian and Colonial Government Securities	364,118	2	-
				Bonds of Colonial Municipalities	84,790	5	9
				Foreign Government Securities	19,499	8	8
				Railway and other Debentures and Debenture Stocks	203,158	13	6
				Railway and other Shares (Preference and Ordinary)	154,190	12	3
				House Property, including Offices in Edinburgh, London, Dublin, Glasgow, and Liverpool	141,480	6	2
				Landed Property	25,505	3	8
				Bank of England Stock, 23,505 <i>l.</i> 10 <i>s.</i> 3 <i>d.</i>	80,013	-	-
				Feu-duties and Ground Rents	94,325	5	1
				Reversions	283,279	2	11
				Life Annuities	19,848	16	7
				Agents' Balances*	53,004	10	7
				Outstanding Premiums at Edinburgh and Branches	45,343	14	2
				Outstanding Interest, less Income Tax (including 32,148 <i>l.</i> 11 <i>s.</i> 3 <i>d.</i> , proportions of Interest from last terms of payment till 1st March 1899)	35,234	15	2
				Cash in Bank:			
				On Deposit for terms of years	6,765	13	4
				Country Cheques and other remittances not cashed	3,035	5	5
£.	4,304,739	15	7	£.	4,304,739	15	7

* With very few exceptions these have since been accounted for.

Edinburgh, 15 June 1899.

D. R. W. Huie, Chairman.
A. H. Laidlay, } Directors.
D. A. Stevenson, }
T. B. Sprague, Manager.

LONDON LIFE ASSOCIATION (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the London Life Association (Limited), for the Year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.	£.	s.	d.	
Assurance Fund - - - - -	4,434,663	-	-	Claims by Death - - - - -	263,365	-	-				
Investment Fluctuation Fund - - - - -	30,584	12	1	Claims by Endowment							
Premium accumulations (after payments extinct) - - - - -	14,967	19	5	matured - - - - -	52	-	-	263,417	-	-	
Reserve - - - - -	27,884	4	6								
Amount of Funds at the beginning of the Year - - - - -	4,508,099	16	-	Surrenders, and like Voluntary Payments				7,290	11	11	
Premiums (after deduction of 2,224 <i>l.</i> 19 <i>s.</i> for re-assurances) - - - - -	355,291	9	1	Expenses of Management - - - - -				15,997	6	1	
Interest and Dividends - - - - -	172,748	-	-	Property and Income Tax - - - - -				5,872	13	4	
Profit on Realisation - - - - -	2,073	5	6	Allowance in respect of Reduction of Premium - - - - -				207,009	1	7	
				Amount of Funds at the end of the Year, as per Second Schedule - - - - -				4,538,625	17	8	
£.	5,038,212	10	7					£.	5,038,212	10	7

BALANCE SHEET

Of the London Life Association (Limited), on the 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund - - - - -	4,439,505	-	-	Mortgages on Property in Great Britain -	1,460,179	12	8
Investment Fluctuation Fund - - -	35,403	7	11	Mortgage on Property in a British Colony -	7,625	-	-
Premium accumulations (after payments extinct) - - - - -	14,442	6	3	Mortgages on Life Interests - - - - -	26,240	-	-
Reserve - - - - -	49,275	3	6	Mortgages on Reversions - - - - -	17,650	-	-
Total Funds, as per First Schedule -	4,538,625	17	8	Mortgages on British Statutory Rates -	982,992	2	11
Claims admitted and awaiting payment -	36,100	-	-	British Rent charges - - - - -	33,107	18	5
Provision for Claims announced but not proved - - - - -	4,603	-	-	Loans on the Association's Policies (within their Surrender Value) - - - - -	456,478	13	11
Expenses incurred and awaiting payment - - - - -	762	15	7	Loans on other Life Assurance Policies (within their Surrender Value) - - - - -	4,500	-	-
Premiums paid in advance - - - - -	252	9	-	Colonial Government Securities - - - - -	524,718	-	-
Interest paid in advance - - - - -	2,386	6	-	Foreign Government Securities - - - - -	20,300	-	-
				British Municipal Stock - - - - -	10,210	-	-
				British Municipal and other Debentures and Debenture Stocks - - - - -	215,997	-	-
				British Investment and other Preference Stock and Shares - - - - -	31,278	-	-
				British Railway and other Ordinary Stocks -	151,127	-	-
				Indian and Colonial Railway and other Debentures and Debenture Stocks -	223,963	-	-
				Colonial Railway and other Guaranteed and Preference Shares - - - - -	40,331	-	-
				American Railroad Gold and Sterling Bonds - - - - -	185,904	-	-
				Foreign Railway Debentures and Debenture Stock - - - - -	32,221	-	-
				Foreign Railway Preference Stock - - - - -	13,600	-	-
				House Property - - - - -	55,926	3	-
				Loans on Corporate and Personal Security -	1,500	-	-
				Deposit Account for a fixed Term - - -	20,000	-	-
				Outstanding Premiums - - - - -	4,375	19	3
				Outstanding Interest : £. s. d.			
				Due and payable - - - - -	1,953	1	11
				Accrued but not yet payable - - - - -	51,468	-	-
					53,421	1	11
				Cash on Current Accounts and in hand -	9,084	16	2
£.	4,582,730	8	3	£.	4,582,730	8	3

Wm. Cave Fowler,
H. Boyer,
George Baker,

Auditors.

Frs. H. Beaumont, President.
Thos. Devas,
Edmund Boulnois, } Directors.
C. D. Higham, Actuary and Secretary.

LONDON LIFE ASSOCIATION (LIMITED)—*continued*.*(Fifth Schedule).*

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies of the London Life Association (Limited).

I.

The date up to which the valuation is made is the 31st December 1898.

II.

The principles upon which the valuation and allowance of reduction of premium among the policyholders are made are set forth in the Association's Article 58 as follows :—

"The Directors shall yearly, as on the night of the 31st December, cause a valuation to be made by the Actuary, on such bases as they shall from time to time think fit, of the liability of the Association in respect of assurances, annuities, and other contracts; and the Directors shall at a Special Board Meeting declare by what proportion or rate (if any) the premiums payable by or in respect of each series of Members or policies entitled to participate shall be reduced during one year beginning on the 1st July next ensuing, due regard being had to the differences in such proportion or rate as between series and series as were fixed on the establishment of each series, and such provision as the Directors may think sufficient for the liability aforesaid and (if any) the future expenses of the Association being fully made: provided that no policy shall be entitled to participate in reduction of premium as aforesaid until the premium for seven years (or such other period as may have been fixed on the establishment of any series) shall have been paid or commuted thereon: provided also that such proportion or rate of reduction, and the amount to which any policyholder shall be entitled, shall be determined by the Directors, whose decision thereon shall be final and conclusive; and no policyholder shall have any claim to participate in any other form, save that when and so often as such proportion or rate shall exceed 100 per centum, the excess in lieu of further reduction of premium shall be added to the sum assured by the policy and be accumulated at compound interest at such rate of interest, and subject to such rules, as the Directors may from time to time determine, and a similar process shall be adopted in respect of a policy the premiums on which have been commuted, if the terms of commutation are to that effect."

There are six series of policies with right to participation in reduction of premium; the first including those issued up to 31st December 1855, the second those between 1st January 1856 and 30th June 1865, the third those between 1st July 1865 and 30th June 1876, the fourth those between 1st July 1876 and 30th June 1886, the fifth those between 1st July 1886 and 30th June 1894 (all dates inclusive), and the sixth those on and after 1st July 1894. Reduction of premium is allowed for in respect of the second series at a rate per cent. less by 10 than for the first, in respect of the third series at a rate per cent. less by 15 than for the second, of the fourth less by 10 than for the third, of the fifth (when entitled) less by 10 than for the fourth, and of the sixth (when entitled) less by 10 than for the fifth.

III.

The table of mortality used in the valuation is the Institute of Actuaries' (H_M) Life Table.

IV.

The rate of interest assumed in the calculations is 3 per cent. for the sixth series and the non-participating policies, and 3½ per cent. for the other series.

V.

The proportion of the annual premium income reserved as a provision for future expenses and (in the case of participating policies) for maintaining as long as the premiums are payable the present rates of reduction of premium may be seen from the SUMMARY and VALUATION under heading No. 7 on page 112; the total amount so reserved being 2,864,438*l*. (the difference between the totals of the seventh and eighth columns) added to 4,849*l*. (for future yearly addition to first series policies), together 2,869,287*l*. or 66·7 per cent. of the value of the office yearly premiums.

With regard to the participating policies, this proportion is variable from year to year, for the Association does not demand payment of premiums in full, and after a period return a portion thereof as "bonus," but year by year (after the first seven) it foregoes the receipt of more than that percentage of the premiums specified in the policies to be payable, which is necessary, with such part of the assurance fund as is not needed for the protection of policies without participation, to fully meet the liability for the sum assured. Such percentages of reduction are declared for one year only as set forth under heading No. 2 above, though provision is made for their continuance as long as the premiums are payable.

With regard to the non-participating policies, the value of the whole of the "loading," that is the difference between the premiums actually payable and the (H_M. 3 per cent.) "risk" or "net" premiums, is reserved, policies effected by single or a limited number of or increasing premiums being treated in this respect as though they were subject to equable premiums payable during the term of the policy.

LONDON LIFE ASSOCIATION (LIMITED)—*continued.*

VI.

CONSOLIDATED REVENUE ACCOUNT of the London Life Association (Limited) for Three Years commencing 1st January 1896 and ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Assurance Fund	4,268,290	-	-	Claims by Death	675,000	-	-
Investment Fluctuation Fund	22,817	4	3	" by Endowment Matured	52	-	-
Premium accumulations (after payments extinct)	14,522	7	5				
Reserve	20,217	8	11	Surrenders, and like Voluntary Payments	-	-	-
Amount of Funds on 1st January 1896, the beginning of the Period	4,325,847	-	7	Expenses of Management	-	-	-
Premiums (after deduction of 5,055 <i>l.</i> 9 <i>s.</i> for Re-assurances)	1,067,446	19	10	Property and Income Tax	-	-	-
Interest and Dividends	515,611	15	9	Allowance in respect of reduction of Premium	-	-	-
Profit on Realizations	4,269	12	3	Amount of Funds on 31st December 1898, the end of the period, as per First Schedule	4,538,625	17	8
Differences on Revaluation	18,671	-	-				
	22,940	12	3				
£.	5,931,846	8	5	£.	5,931,846	8	5

VII.

SUMMARY AND VALUATION of the Policies of the London Life Association (Limited) as at 31st December 1898.

DESCRIPTION OF TRANSACTIONS.	Number of Policies.	PARTICULARS OF THE POLICIES FOR VALUATION.			VALUATION.			
		Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums when ascertained.*	Value by the Institute of Actuaries' (HM) Life Table, Interest 3 and 3½ per Cent. as set forth under Heading No. 4 on page 111.			
					Sums Assured.	Office Yearly Premiums.	Proportion of Office Yearly Premiums taken Credit for.*	Net Liability.
(1.)	(2.)	(3.)	(4.)	(5.)	(6.)	(7.)	(8.)	(9.)
ASSURANCES.								
I.—WITH PARTICIPATION IN REDUCTION OF PREMIUM.								
For Whole Continuance of Life subject to equable Premiums payable during Life:—		£.	£. s. d.	£.	£.	£.	£.	£.
First Series	316	417,685	12,389 18 2	—	345,663	60,615	—	345,663
Reserve for future yearly addition of 8 per cent. of Premiums	—	—	—	—	4,849	—	—	4,849
Second Series	853	1,131,569	34,798 6 4	—	829,528	257,548	5,151	824,377
Third Series	2,044	2,518,286	80,472 13 4	—	1,581,235	828,171	140,789	1,440,446
Fourth Series	2,361	2,506,219	88,655 3 1	—	1,395,757	1,129,031	304,838	1,090,919
Fifth Series	1,902	2,048,977	73,772 1 7	—	950,757	1,086,744	419,047	531,710
Sixth Series	1,053	1,361,175	54,344 16 1	—	665,067	882,860	520,878	144,209
For Whole Continuance of Life but with Limited Payments of Premium, Sixth Series	7	7,050	351 13 7	—	3,297	4,367	3,037	380
Endowment Assurance, Sixth Series	32	40,000	2,507 18 -	—	24,717	30,898	21,616	3,101
Extra Premiums payable	—	—	283 - -	—	2,256	—	—	2,256
Total Assurances with Participation	8,568	10,121,001	347,575 10 2	—	5,808,246	4,280,234	1,415,356	4,387,890
II.—WITHOUT PARTICIPATION.								
For Whole Continuance of Life subject to Equable Premiums payable during Life	67	103,558	2,663 15 1	2,464 2	70,181	24,585	22,896	47,786
For Whole Continuance of Life but with Increasing Premiums	1	5,000	58 15 -	48 9	2,102	2,110	1,923	179
For Whole Continuance of Life but with Limited Payments of Premium	1	20,000	1,719 3 4	1,681 0	8,406	3,249	2,519	5,887
Endowment Assurance	24	11,000	535 2 6	498 8	7,074	5,390	5,022	2,652
Endowment	8	1,453	54 13 5	53 1	1,079	359	346	733
Temporary	9	15,750	217 7 -	187 9	689	378	306	383
Issue	1	2,500	—	—	150	—	—	150
Sinking Fund	1	50	—	—	12	—	—	12
Total Assurances without Participation	112	159,311	5,248 16 4	4,983 9	89,693	36,071	33,511	57,182
TOTAL Assurances	8,680	10,280,312	352,824 6 6	—	5,897,939	4,316,305	1,447,867	4,445,072
DEDUCT Re-assurances	—	47,500	2,186 1 6	—	18,898	12,831	8,331	5,567
NET AMOUNT OF ASSURANCES	—	10,232,812	350,638 5 -	—	5,879,041	4,303,474	1,439,536	4,439,505

The Association has not added Reversionary Bonus, nor granted Annuities. The "Extra Premiums payable" are for licences for Foreign, Sea, or War Risk.

*† See under heading No. 5 on page 111.

The Assurance Fund is made to balance the liabilities by transfer to (or from) reserve, and hence neither surplus nor deficiency is exhibited, and a formal Valuation Balance Sheet is unnecessary; but see also under heading No 5 above.

LONDON LIFE ASSOCIATION (LIMITED)—*continued.*

VIII.

No Policy is entitled to participate in reduction of Premium until the Premium for seven years has been paid or commuted thereon.

IX.

As explained under Heading No. 5 on page 111 :—

(1.) The Association does not ascertain and divide "profit."

(2.) The amount allowed in respect of reduction of Premium among the policy-holders during the three years ending 31st December 1898 has been 628,976*l.* 16*s.* 9*d.*; the number and amount of the Policies participating varies from day to day, but 6,642 Policies for 7,765,449*l.* are participating on 31st December 1898.

(3.) During the three years ending 31st December 1898 no Premium has been paid on First Series Policies, and 7 per cent. of each Premium which became due and was remitted before 1st July 1898, and 8 per cent. of each which became due and was remitted on or after that date, have been added to the amount assured by the Policy and accumulated at compound interest at 3 per cent.; the Premiums on Second Series Policies have been reduced by 97 and 98 per cent. similarly; on Third, by 82 and 83 per cent.; on Fourth, by 72 and 73 per cent.; and on Fifth (when entitled), by 62 and 63 per cent. See also under Heading No. 2, on page 111.

Frs. H. Beaumont President.
Thos. Devas
Edmund Boulnois, } Directors.
C. D. Higham Actuary and Secretary.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE BUSINESS of the London Life Association (Limited).
on the 31st December 1898.

I.

The published Tables of Yearly Premiums payable during Life for the Assurance of £100 at Death, which are in use at the date above mentioned.

Nearest Age.	Entitled to Participate in Reduction of Premium.	Without Participation.	Nearest Age.	Entitled to Participate in Reduction of Premium.	Without Participation.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
18	2 7 10	1 11 10	43	4 6 6	3 1 2
19	2 9 -	1 12 8	44	4 9 2	3 3 4
20	2 9 10	1 13 2	45	4 12 -	3 5 8
21	2 10 6	1 13 8	46	4 15 -	3 8 2
22	2 11 2	1 14 2	47	4 18 2	3 10 10
23	2 12 -	1 14 10	48	5 1 6	3 13 6
24	2 13 -	1 15 6	49	5 4 10	3 16 4
25	2 14 -	1 16 2	50	5 8 4	3 19 4
26	2 15 -	1 17 -	51	5 12 -	4 2 8
27	2 16 2	1 17 10	52	5 16 -	4 6 2
28	2 17 6	1 18 10	53	6 - 2	4 9 10
29	2 18 10	1 19 10	54	6 4 8	4 13 10
30	3 - 4	2 - 10	55	6 9 4	4 18 -
31	3 1 10	2 2 -	56	6 14 2	5 2 6
32	3 3 4	2 3 2	57	6 19 4	5 7 4
33	3 5 -	2 4 4	58	7 4 8	5 12 4
34	3 6 8	2 5 8	59	7 10 2	5 17 8
35	3 8 6	2 7 -	60	7 16 -	6 3 2
36	3 10 4	2 8 6	61	8 2 -	6 9 -
37	3 12 4	2 10 -	62	8 8 4	6 15 4
38	3 14 4	2 11 8	63	8 15 2	7 2 2
39	3 16 6	2 13 4	64	9 2 6	7 9 6
40	3 18 10	2 15 2	65	9 9 10	7 17 2
41	4 1 4	2 17 2	66	9 17 6	8 5 4
42	4 3 10	2 19 2	67	10 5 8	8 14 -

LONDON LIFE ASSOCIATION (LIMITED)—continued.

II. and III.

Total Amount Assured by the London Life Association (Limited), on Single Lives for the whole continuance thereof (excepting such Assurances subject to increasing Premiums or to Premiums payable only during a shorter period than the term of the Policy), which are in existence on 31st December 1898; also the Amount of Premiums specified in the Policies to be receivable Annually thereon; with corresponding Statements of Re-assurances.

At Valuation Age.	WITH PARTICIPATION IN REDUCTION OF PREMIUM.												WITHOUT PARTICIPATION.			Re-assurances in respect of Sixth Series Policies.																																																																																																																																																																																																																																																																																																																																																																																		
	FIRST SERIES.			SECOND SERIES.			THIRD SERIES.			FOURTH SERIES.			FIFTH SERIES.			SIXTH SERIES.			Office Yearly Premiums.	Office Yearly Premiums.	Office Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Sums Assured.	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Office Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Sums

[illegible]

The Association has not added reversionary bonus and its reductions of premium are declared for one year only (see under heading No. 5 in Fifth Schedule on page 111). Extra premiums for foreign sea or war risk of 1% at valuation age 25, of 6% at 26, 10% at 27, 10% at 28, 10% at 29, 10% at 30, 6% at 31, 20% at 36, 35% at 37, 57% at 38, 20% at 40, 18% at 41, 50% at 47, and 80% at 48, total 288%, are payable.

LONDON LIFE ASSOCIATION (LIMITED)—*continued.*

IV., V., and VI.

The total amount assured under classes of assurance business not included under Headings Nos. 2 and 3 above, in force at the date above mentioned; also the amount of premiums specified in the policies to be receivable annually thereon; and the total amount of ordinary premiums which has been received; with corresponding statements of re-assurances.

CLASS OF ASSURANCE.	Sums Assured.	Office Yearly Premiums.	Total Ordinary Premiums Received.	Re-assurances.		
				Sums Assured.	Office Yearly Premiums.	Total Ordinary Premiums paid.
WITH PARTICIPATION IN REDUCTION OF PREMIUM.	£.	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.
For whole continuance of life, but with Limited Payments of premium	7,050	351 13 7	308 6 11			
Endowment Assurance	40,000	2,507 18 -	2,358 18 3			
TOTAL - - £.	47,050	2,859 11 7	2,667 5 2			
WITHOUT PARTICIPATION.						
For whole continuance of life, but with Increasing Premiums	5,000	58 15 -	235 - - -			
For whole continuance of life, but with Limited Payments of premium	20,000	1,719 3 4	5,157 10 -	17,000	1,314 7 6	3,943 2 6
Endowment Assurance	11,000	535 2 6	2,163 12 6			
Endowment	1,453	54 13 5	609 14 11			
Temporary	15,750	217 7 -	437 15 5	9,000	129 14 -	128 4 8
Issue	2,500	-	150 - -			
Sinking Fund	50	-	11 19 -			
TOTAL - - £.	55,753	2,585 1 3	8,765 11 10	26,000	1,444 1 6	4,071 7 2

[None of these assurances are at the present time subject to extra premium for licence for foreign sea or war risk].

VII. and VIII.

The Association has not granted annuities.

IX.

The average rate of interest yielded by the Association's investments, and assets invested and uninvested, was on 31st December:—

1896, 3*l.* 18*s.* 9*d.* per cent. on the investments, and 3*l.* 17*s.* 8*d.* per cent. on the assets;
 1897, 3*l.* 18*s.* per cent. on the investments, and 3*l.* 16*s.* 10*d.* per cent. on the assets;
 1898, 3*l.* 17*s.* 6*d.* per cent. on the investments, and 3*l.* 16*s.* 4*d.* per cent. on the assets.

X.

The scale of values allowed on 31st December 1898 for the surrender of policies for 100*l.* for the whole continuance of a single life, subject to an equable premium payable throughout life but with right to participation in reduction thereof, is appended; with, for comparison, the (approximate) total ordinary premiums paid thereon.

Age at Entry.	NUMBER OF YEARS' PREMIUMS PAID.											
	5 (Sixth Series).		10 (Fifth Series).		15 (Fourth Series).		25 (Third Series).		35 (Second Series).		45 (First Series).	
	Value.	Premiums paid.	Value.	Premiums paid.	Value.	Premiums paid.	Value.	Premiums paid.	Value.	Premiums paid.	Value.	Premiums paid.
20	£. s. d. 6 4 7	£. 12	£. s. d. 9 19 2	£. 19	£. s. d. 14 12 -	£. 23	£. s. d. 30 9 -	£. 26	£. s. d. 49 2 -	£. 23	£. s. d. 68 1 5	£. 22
30	7 10 10	15	12 5 -	24	22 11 -	27	41 13 -	31	61 13 -	28	80 5 2	26
40	9 17 1	19	19 12 -	31	32 4 -	36	53 19 -	41	73 11 -	36	89 8 8	34
50	13 10 10	27	29 6 -	44	43 14 -	50	66 8 -	57	82 2 -	50	-	-
60	19 10 -	39	40 19 -	63	56 2 -	72	75 8 -	82	-	-	-	-

There are only 151 policies of other descriptions of assurance, and the surrender values of these are specially computed when required.

(Note.)

The only business transacted by the Association at other than European rates is that under policies subject to the extra premiums for licences shown under Headings Nos. 2 and 3 above on pages 114 and 115, and policies issued at a premium increased for similar reasons by an addition to the age. The extra premiums for licences are remitted on the cessation of the extra risk, or, unless in respect of war risk, as soon as the policy has been in force for seven years; and policies issued with an addition to the age, whether for foreign sea or war risk or for unhealthiness in the life assured, are treated in all cases for valuation, and, after the expiry of one more than the number of years added to the age, for surrender, as if the increased age were the real age of the life assured.

Frs. H. Beaumont, President.
Thos. Devas,
Edmund Boulnois, } Directors.
C. D. Highum, Actuary and Secretary.

(First and Second Schedules.)

[illegible]

	£.	s.	d.		£.	s.	d.	
Amount of Life Annuity Fund at the beginning of the Year -	1,417,498	8	-	Annuity Payments	167,387	9	9	
				Commission -	8,160	-	7	
Consideration for Annuities granted :	£.	s.	d.	Expenses of Management :	£	s.	d.	
By Single Payment -	144,658	4	1	General Expenses -	7,500	19	10	
By Annual Payment in respect of Deferred and Contingent Annuities :	£.	s.	d.	Policy Stamps -	666	11	7	
First Year -	433	-	3					
Renewals -	986	14	-	Income Tax paid to the Crown, but exclusive of further claims not admitted -	400	1	-	
	1,368	14	3	Income Tax deducted from Annuities (at disposal of the Crown) -	1,104	-	3	
Interest, Dividends and Rents -	-	-	-	Amount of Life Annuity Fund at the end of the year, as per Second Schedule -	1,441,908	7	4	
Annuity Taxes deducted -	-	-	-		£.	1,622,217	10	4
	£.	1,622,217	10	4				

LIABILITIES.						ASSETS.		
	£.	s. d.		£.	s. d.		£.	s. d.
Shareholders' Capital paid :						Mortgages on Property within the United Kingdom	253,362	7 -
1,736 shares, £5 fully paid	8,680	- -				Mortgages on Property out of the United Kingdom	61,482	17 11
13,364 shares, 15s. paid	13,998	- -				Loans to Corporations and other Public Bodies	35,333	19 5
			22,378	- -		Loans on the Society's Policies	526,144	17 11
Assurance and Endowment Fund	5,443,525	- 11				Investments :		
Life Annuity Fund	1,441,908	7 4	6,885,433	8 3		British Government Securities	50,000	- -
						Stock of the Bank of England	19,681	8 1
Investment Reserve Account against Depreciation			70,000	- -		Colonial Government Securities	15,510	15 9
Total Funds and Investment Reserve			6,977,811	8 3		Foreign Government Securities	1,302,628	6 7
						Railway and other Debentures and Debenture Stocks	2,785,692	2 10
Claims admitted but not paid	51,550	5 1				Railway and other Shares and Stocks (Guaranteed, Preferred and Ordinary)	430,210	12 7
Less Re-Assured	4,000	- -	47,550	5 1		House Property and Real Estate	684,030	2 4
						Loans on Personal Security	39,487	8 2
Annuities outstanding			2,596	14 11		Credit Premiums	17,039	10 -
Dividends (Interest) unclaimed			46	19 6		Advances on Reversionary and Life Interests and on Deposit of Securities	441,991	11 11
						Furniture and Fittings	9,011	8 -
Current Expenses and Commission	4,288	8 10				Branch Offices and Agents' Balances	68,320	18 2
Amount of Taxes deducted from Annuities (at disposal of the Crown)	1,104	- 3	5,392	9 1		Outstanding Premiums	113,125	17 5
						Outstanding and Accrued Interest and Rents	87,246	2 6
							£.	s. d.
						Cash on Deposit	17,000	- -
						Cash in hand and on Current Account	76,148	- 3
							93,148	- 3
							£.	
							7,083,397	16 10

H. C. T. Beadnell, Chairman.
A. H. Snee, Deputy Chairman.
H. Turton Norton, } *Directors.*
C. C. Macrae, }
James H. Scott, General Manager and Secretary.

GENERAL LIFE ASSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the General Life Assurance Company, for the Year ending 31st December 1898.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the year	-	-	-	1,620,318	14	4					
Less Shareholders' Profit transferred to Profit and Loss Account	-	-	-	19,436	4	2					
				1,600,882	10	2					
Premiums	-	-	-	213,638	-	2					
Less Re-Assurances	-	-	-	14,886	12	8					
				198,751	7	6					
Fines	-	-	-	40	1	-					
Consideration for Annuities granted	-	-	-	5,832	19	3					
Interest and Dividends (less Income Tax)	-	-	-	59,832	10	-					
Profit on Investments realized	-	-	-	3,980	5	8					
				1,860,269	13	7					
	£.								£.		
Claims under Policies (after deduction of Sums Re-Assured)—											
By Death	-	-	-	125,779	12	8					
Endowments Matured	-	-	-	10,358	16	8					
									136,138	9	4
Surrenders	-	-	-						11,384	12	10
Annuities	-	-	-						11,089	11	10
Commission	-	-	-						16,674	19	4
Expenses of Management	-	-	-	20,051	18	1					
Law Charges	-	-	-	695	18	3					
Medical Fees and Medical Officers' Salaries	-	-	-	941	5	-					
									21,696	1	4
Bonuses in Reduction of Premiums	-	-	-						3,144	5	4
Bonuses paid in Cash	-	-	-						1,353	-	3
Bad Debts	-	-	-						89	12	7
Amount of Life Assurance Fund at the end of the year, as per Fourth Schedule	-	-	-						1,667,706	-	9
									1,860,269	13	7
	£.								£.		

II.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Insurance Fund at the beginning of the year	-	-	-	7,742	11	11	
Liquidation and other Expenses	-	-	-	187	14	7	
Fire Losses	-	-	-	231	16	10	
Commission	-	-	-	106	11	3	
Transfer to General Reserve Fund	-	-	-	5,000	-	-	
Amount of Fire Insurance Fund at the end of the year, as per Fourth Schedule	-	-	-	2,156	9	3	
	£.						£.
				7,742	11	11	

III.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of last year's Account	-	-	-	4,743	18	-	
Add Profit transferred from Life Assurance Account	-	-	-	19,436	4	2	
				24,180	2	2	
Interest and Dividends (less Income Tax) not carried to other accounts	-	-	-	4,533	7	6	
Transfer Fees	-	-	-	111	5	1	
Profit on Investments realized	-	-	-	297	15	10	
				29,122	10	7	
	£.						£.
							29,122
							10
							7
Dividends and Bonuses to Shareholders	-	-	-	7,500	-	-	
Expenses of Quinquennial Investigation and expenses not charged to other accounts	-	-	-	1,303	14	6	
Bonus to Head Office Staff other than the Secretary	-	-	-	328	3	-	
Balance, as per Fourth Schedule	-	-	-	19,990	13	1	
	£.						£.
				29,122	10	7	

BALANCE SHEET

Of the General Life Assurance Company, on the 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Funds, viz. :—				Mortgages on Property within the United Kingdom	228,017	17	-
Paid-up Capital	50,000	-	-	Loans on the Company's Policies	89,189	7	10
General Reserve Fund	50,000	-	-	Investments :—			
Fire Fund	2,156	9	3	Indian and Colonial Government Securities	79,490	17	3
Profit and Loss Account	19,990	13	1	Foreign Government Securities	87,971	13	5
				Railway and other Debentures and Debenture Stocks	141,046	11	-
Life Assurance Fund				Railway and other Shares, Preference and Ordinary	460,380	11	3
Claims under Life Policies admitted or announced, not yet paid				House Property	177,113	13	5
Commissioners of Income Tax and sundry unpaid Accounts	1,856	2	-	Ground Rents	95,709	11	10
Outstanding Re-assurance Premiums	1,009	14	3	Rent Charges	36,685	15	10
Sundry Agents	939	16	3	Reversions and Life Interests	37,104	15	7
Balance of Dividends due to Shareholders	4,618	7	2	Advances to Local Boards and Corporations	117,636	-	3
				Loans on Life Interests and Reversions	109,520	11	-
	£.			Loans on the Company's Shares	2,240	-	-
				Loans on Personal Security	42,035	11	8
				Branch Offices and Agents' Balances	41,788	6	11
				Outstanding Premiums	6,759	4	1
				Outstanding Interest	22,922	10	9
				Premiums on Credit Policies	1,575	6	1
				Cash on Deposit	20,000	-	-
				Cash in hand and on Current Account	18,244	14	4
					£.		£.
							1,815,412
							19
							6

Andrew Lusk, Chairman.
W. Strang, Henry W. Ripley, } Directors.
John Robert Freeman, Manager and Secretary.
Robert Wilson, Actuary.

EQUITABLE LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Equitable Life Assurance Society, for the Year ending 31st December 1898.

[illegible]

The Equitable has never paid commission for the introduction of business, or employed Agents; and, being a purely Mutual Office, has no Shareholders.

BALANCE SHEET

Of the Equitable Life Assurance Society, on the 31st December 1898.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
Total Funds as per First Schedule	4,506,436	7 11	Mortgages on property in the United Kingdom	1,654,973	13 1
			Loans on County Rates	38,023	- 1
			Loans on Poor Rates	130,567	2 6
Claims admitted, but not paid	21,343	7 -	Loans on General District and Borough Rates	724,675	15 8
			Loans on Drainage Rates	42,877	8 -
			Loans on School Board Rates	14,194	- -
			Loans on the Society's Policies within their surrender value	187,519	2 11
			Investments :—		
			British Government Securities	91,837	7 3
			Indian and Colonial Government Securities	385,346	7 -
			Railway and other Debentures and Debenture Stocks	357,809	15 10
			Railway Stocks, Guaranteed and Preference	144,116	4 8
			Railway and other Shares (Preference and Ordinary)	49,256	14 7
			East Indian Railway "B" Annuities	66,543	1 1
			Colonial Corporation Bonds	25,725	- -
			Corporation and County Stocks	202,822	9 6
			Dock and Harbour Bonds	100,000	- -
			Freehold Estate (as valued in 1889)	71,000	- -
			Ground Rents	133,845	10 7
			Reversions	31,468	10 5
			Premiums due and unpaid	17,309	2 4
			Interest due and unpaid	8,685	7 1
			Cash on Deposit	40,000	- -
			Cash in hand and on Current Account	9,184	2 4
£.	4,527,779	14 11	£.	4,527,779	14 11

Richd. Twining, President.
H. Rokeby Price,
William Edwards, } Vice-Presidents.
H. W. Manly, Actuary. -

PATRIOTIC ASSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

For the Year ending 31st December 1898.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	164,152	—	9	Claims under Life Policies (less Re-assurances)	4,821	8	2				
Premiums after deduction of Re-assurance Premiums	19,965	3	7	Endowments Matured	1,756	19	7		6,578	7	9
Dividends and Interest	6,457	12	10	Surrenders					554	3	8
Assignment Fees	10	5	—	Commission					1,277	8	2
				Expenses of Management					2,758	4	8
				Amount of Life Insurance Fund at end of Year, as per No. 6 Account					179,416	17	11
£.	190,585	2	2		£.				190,585	2	2

II.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Fund at beginning of the Year	52,000	—	—	Losses by Fire after deduction of Re-assurances	95,790	4	5
Premiums (less Re-assurance)	150,318	16	5	Expenses of Management	16,082	1	8
Interest and Dividends	2,116	10	5	Commission	31,956	19	—
				Transferred to Profit and Loss	6,606	1	9
				Surplus on Year	8,606	1	9
				Transferred to Profit and Loss	6,606	1	9
				Added to Fund	2,000	—	—
				Fire Fund forward	52,000	—	—
£.	204,435	6	10	Amount of Fire Fund at end of Year, as per No. 6 Account	54,000	—	—
				£.	204,435	6	10

III.—EMPLOYERS' LIABILITY AND FIDELITY GUARANTEE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Premiums (less Re-assurances)	10,173	19	9	Claims after deduction of Re-assurances	1,699	11	9
				Expenses of Management and Commission (including costs of New Act of Parliament, and all preliminary expenses)	3,096	—	1
				Amount of Fund at end of year, as per No. 6 Account	5,378	7	11
£.	10,173	19	9	£.	10,173	19	9

IV.—INVESTMENTS RESERVE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Investments Reserve Fund at beginning of Year	5,280	18	5	Amount written off against Investments	41	4	2
Interest	201	10	7	Amount of Investments Reserve Fund at end of Year, as per No. 6 Account	5,441	4	10
£.	5,482	9	—	£.	5,482	9	—

PATRIOTIC ASSURANCE COMPANY—*continued.*

V.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of Last Year's Account - -	5,792	9	6	Dividend to Shareholders, April 1898 -	2,973	7	6
Interest and Dividends not carried to other Accounts - - - -	3,311	12	3	Dividend to Shareholders, October 1898 -	2,973	7	6
Transfer Fees - - - - -	13	10	9	Income Tax - - - - -	393	18	-
Fire Account, amount Transferred - -	6,606	1	9	Bad Debts - - - - -	29	18	5
				Expenses not charged to other Accounts -	1,500	-	-
				Difference in Exchange Account -	48	19	7
				Commuted Commission, France, Amount written off - - - -	1,279	-	8
					£.	s.	d.
				Balance for the Year - - -	10,777	10	9
				Ad Interim Dividend Oct. 1898 -	2,973	7	6
				Commuted Commission as above -	1,279	-	8
					4,252	8	2
				Balance, as per No. 6 Account - -	6,525	2	7
£.	15,723	14	3	£.	15,723	14	3

BALANCE SHEET

Of the Patriotic Assurance Company, on 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital, 1,500,000/., of which is paid-up - - - -	118,935	-	-	Mortgages on Property within the United Kingdom - - - - -	119,905	3	6
Life Assurance Fund - - - - -	179,416	17	11	Investments—			
Investments Reserve Fund - - - - -	5,441	4	10	British Government Securities - - -	7,197	10	-
Fire Insurance Fund - - - - -	54,000	-	-	Indian Government Securities - - -	13,528	18	2
Employers' Liability and Fidelity Guarantee Fund - - - - -	5,378	7	11	Colonial Government Securities - - -	1,972	9	-
Profit and Loss Account - - - - -	6,525	2	7	Foreign Government Securities - - -	19,845	5	3
Claims under Life Policies admitted and intimated, not yet paid (no Re-assurances) - - - - -	369,696	13	3	Railway and other Debenture Stocks -	46,032	14	4
				Railway and other Preference Stocks -	36,111	18	8
Claims under Life Policies surrendered - - - - -	86	10	-	Railway Guaranteed Stocks - - - -	32,566	2	2
Outstanding Fire Losses and Employers' Liability Claims - - - - -	25,754	17	7	Railway Ordinary Stocks - - - - -	16,438	10	5
				Loans on Company's Policies - - - -	8,791	14	7
Unclaimed Dividends - - - - -	549	19	4	Loans secured upon Public Rates - -	4,926	7	5
State Taxes, Charges and Sundry Accounts Outstanding - - - - -	1,715	5	8	Loans upon Personal and Collateral Security - - - - -	790	14	3
Deposits as Security by Agents - - - - -	500	-	-	Life Reversions Purchased - - - -	1,363	9	8
Interest Paid in Advance - - - - -	152	3	6	House Property, Offices, and Furniture -	6,730	-	-
				Commuted Commission, France - - -	25,580	14	10
£.	400,531	19	1	Less Amount written off (5 per cent.) - - - -	1,279	-	8
					24,301	14	2
				On a Premium Portfolio of 107,521/., due and receivable in future years.			
				Balances due by Agents and other Insurance Companies - - - - -	37,057	4	5
				Cash on hands and at Bankers - - -	12,773	9	6
				Outstanding Interest and Dividends -	2,402	1	10
				Interest and Dividends Accrued - - -	2,960	2	5
				Outstanding Life Premiums and Proportions of Premiums - - - - -	3,464	16	8
				Outstanding Fire Premiums - - - - -	1,329	2	-
				Sundry Debtors - - - - -	42	10	8
				£.	400,531	19	1

9th June 1899.

W. J. Geoghegan (Chairman),
 Wm. Watson,
 John Mooney,
 Bernard H. O'Reilly, Manager.

} Directors.

CLERGY PENSIONS INSTITUTION.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Clergy Pensions Institution for the Year ended 31st December 1898.

I.—PURCHASE SECTION FUNDS.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year :	£.	s.	d.	Contributions returned with interest :			
Benefit Funds - - -	187,847	11	10	At Deaths of Beneficiaries - - -	1,743	3	9
Reserve for future expenses - - -	1,500	-	-	To Beneficiaries withdrawing and renouncing all claim to Augmentation - - -	2,932	-	6
				For Dilapidations, Education, and other purposes - - -	10,156	2	11
Contributions :				Sick Pay - - -	-	-	-
From Beneficiaries - - -	37,346	11	9	Annuities (purchased by Beneficiaries) - - -	1,495	7	8
From Diocesan Committees - - -	104	10	9	Augmentation of Pensions - - -	742	15	-
From Augmentation Funds - - -	742	15	-	Expenses of Management (Central and Diocesan) - - -	1,843	-	8
				Interest on Reserve for future expenses - - -	43	15	-
Interest and Dividends - - -	-	-	-				
				Amount of Funds at the end of the Year, as per Second Schedule :			
				Benefit Funds - - -	213,893	7	2
				Reserve for future expenses - - -	2,500	-	-
£.	235,378	16	8	£.	235,378	16	8

II.—AUGMENTATION FUNDS.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year - - -	66,280	1	5	Aid granted by Diocesan Committees in payment of Beneficiaries' Contributions (see Purchase Section) - - -	104	10	9
Honorary Contributions - - -	11,064	18	7	Augmentation of Pensions (see Purchase Section) - - -	742	15	-
Interest - - -	2,474	13	5	Amount of Funds at the end of the Year, as per Second Schedule - - -	78,972	7	8
£.	79,819	13	5	£.	79,819	13	5

III.—INVESTMENTS RESERVE FUND.

	£.	s.	d.		£.	s.	d.
Amount of Fund at the beginning of the Year - - -	11,295	4	-	Expenses of Management, portion charged to this Fund - - -	1,200	-	-
Surplus Interest and Profit - - -	2,341	9	4	Amount of Fund at the end of the Year, as per Second Schedule - - -	12,436	13	4
£.	13,636	13	4	£.	13,636	13	4

BALANCE SHEET

Of the Clergy Pensions Institution on the 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Purchase Section Funds - - -	216,393	7	2	Mortgages on Property within the United Kingdom - - -	63,000	-	-
Augmentation Section Funds - - -	78,972	7	8	Loans on the Institution's Policies - - -	3,802	15	7
Investments Reserve Fund - - -	12,436	13	4	Loan on Marketable Stock - - -	600	-	-
				Investments :			
Total Funds as per First Schedule - - -	307,802	8	2	Colonial Government Securities - - -	9,679	18	-
Sums accrued and contingent - - -	1,005	17	-	Railway and other Debentures and Debenture Stock - - -	69,560	1	11
				Railway and other Shares (Preference and Ordinary) - - -	139,005	7	-
				Bank of England Stock - - -	1,401	-	8
				Freehold Ground Rents - - -	14,362	7	6
				Cash on Deposit - - -	2,450	-	-
£.	308,808	5	2				
				Accrued Interest - - -	-	-	-
				Cash in Bank on Current Account - - -	-	-	-
				£.	308,808	5	2

Frederick Thorne,
Joseph Fletcher, B.A., F.C.A., } Auditors.

Edward P. Thesiger, Chairman.
Wm. L. Blackley, } Two Directors.
Fred. A. White, }
John Duncan, Secretary and Actuary.

ROYAL EXCHANGE ASSURANCE CORPORATION.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Royal Exchange Assurance Corporation, for the Year ending 31st December 1898.

LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	2,053,892	8	1	Claims, less sums Re-assured	206,509	14	5
Premiums, after deduction of Re-assurance Premiums:				Endowments matured	1,400	-	-
Renewals	173,435	11	10	Bonus Reductions of Premium	11,584	19	4
New	31,786	9	6	Surrenders (including Bonus paid in Cash)	6,584	14	9
				Commission	14,335	9	9
Interest and Dividends	79,253	19	11	Expenses of Management	17,438	8	1
Less Income Tax	2,662	18	8	Bad Debts	79	-	1
				Amount of Life Assurance Fund at the end of the Year, as per Balance Sheet	2,077,673	4	3
	2,336,705	10	8				
					2,335,705	10	8

ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Annuity Fund at the beginning of the Year	368,169	10	3	Annuities paid	38,293	7	2
Consideration for Annuities	36,174	14	4	Annuities surrendered	24	15	6
				Commission	334	-	6
Interest and Dividends	14,409	15	7	Expenses of Management	951	1	9
Less Income Tax	489	14	10	Amount of Annuity Fund at the end of the Year, as per Balance Sheet	379,221	-	6
	14,460	-	9				
	418,824	5	4		418,824	5	4

FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Assurance Fund at the beginning of the Year	241,402	1	6	Losses by Fire, less sums Re-assured	249,683	8	6
Premiums, after deduction of Re-assurance Premiums	384,842	9	2	Expenses of Management	68,703	16	3
				Commission	59,936	12	9
Interest and Dividends	5,781	3	8	Bad Debts	86	1	-
Less Income Tax	335	-	7	Profit, one year to 31st December 1897, transferred to Profit and Loss Account	41,402	1	6
	8,446	2	8	Amount of Fire Assurance Fund at the end of the Year, as per Balance Sheet	214,873	13	4
	634,690	13	4				
					634,690	13	4

MARINE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Marine Assurance Fund at the beginning of the Year	131,270	5	5	Marine Losses, less sums Re-assured	97,390	-	1
Premiums after deduction of Brokerage and Discount	228,109	12	6	Expenses of Management	19,067	1	4
Less Re-assurance Premiums and Returns	118,922	11	7	Commission (Foreign Agencies, &c.)	1,772	11	6
	114,187	-	11	Bad Debts	11	12	7
Interest and Dividends	5,096	5	6	Amount of Marine Assurance Fund at the end of the Year, as per Balance Sheet	132,128	8	10
Less Income Tax	153	17	6				
	4,942	8	-		250,399	14	4
	250,399	14	4				
					250,399	14	4

PROFIT AND LOSS ACCOUNT—(GENERAL RESERVE FUND).

	£.	s.	d.		£.	s.	d.
Balance of last year's Account	702,155	14	7	Dividends to Proprietors	98,490	15	7
Interest and Dividends not carried to other Accounts	57,680	12	9	Expenses not charged to other Accounts	13,027	11	5
Less Income Tax	1,944	-	6	Balance as per Balance Sheet	680,676	1	4
	55,636	12	3				
Profit realised—Fire Account, one year to 31st December 1897	41,402	1	6		799,194	8	4
	799,194	8	4				
					799,194	8	4

ROYAL EXCHANGE ASSURANCE CORPORATION—continued.

BALANCE SHEET—(LIFE ASSURANCE ACCOUNT), on 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Life Assurance Fund - - - - -	2,077,673	4	3	Mortgages:			
Life Claims admitted or announced, but not paid - -	76,231	-	-	Property within the United Kingdom - - -	506,007	6	-
Surrendered Policies Suspense Account - - - - -	639	6	2	Rates under Acts of Parliament - - -	218,889	10	8
				Life Interests - - - - -	128,884	9	9
				Reversions - - - - -	43,045	10	-
				Life Policies with Personal Security - - -	10,500	4	2
				Policies of the Corporation and other Life Offices -	52,785	11	11
				Investments:			
				Bank Stock - - - - -	30,100	-	-
				British Government Securities - - - - -	975	16	11
				Colonial Governments' Stocks and Debentures -	218,487	17	10
				Foreign Governments' Stocks and Debentures -	92,623	19	6
				American Railway 1st Mortgage Gold and Sterling Bonds -	145,327	17	-
				British Railway and other Debentures and Debenture Stocks -	306,988	5	11
				British Railway Rent Charge Stock - - - - -	51,000	-	-
				British Railway Preference, Preferred and Deferred Converted Ordinary and other Stocks - - -	42,891	18	9
				Foreign Railway Debentures and Debenture Stocks (other than Railway) Guaranteed Stock - -	38,889	6	8
				Other (than Railway) Ordinary and other Stocks and Shares - - - - -	25,327	5	8
				Reversions and Life Interests purchased - - -	14,152	16	-
					111,272	-	2
					2,061,039	16	11
				Agents' Balances - - - - -	23,232	17	4
				Outstanding Premiums - - - - -	7,073	13	1
				Outstanding Interest - - - - -	2,373	10	6
				Accrued Interest - - - - -	19,308	-	6
				Cash on Deposit - - - - -	25,000	-	-
				Cash in hand, and on Current Account - - -	18,515	3	1
£.	2,154,543	10	5	£.	2,154,543	10	5

GENERAL BALANCE SHEET

Of the Royal Exchange Assurance Corporation, on the 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Proprietors' Capital - - - - -	689,219	17	10	Mortgages:			
General Reserve Fund (included in Profit and Loss Account) - - - - -	-	-	-	Property within the United Kingdom - - -	498,968	8	3
Annuity Fund - - - - -	379,221	-	6	Rates under Acts of Parliament - - -	128,367	1	4
Fire Fund - - - - -	214,878	13	4	Life Interests - - - - -	2,153	6	9
Marine Fund - - - - -	132,128	8	10	Stocks and Shares - - - - -	8,550	5	-
Profit and Loss (General Reserve Fund) - - - - -	689,676	1	4	Life Policies of the Corporation with Personal Security - - -	11,900	-	-
	2,105,124	1	10	Life Policies of other offices - - - - -	288	-	-
				Investments:			
Outstanding Fire Losses - - - - -	38,037	16	7	Bank Stock - - - - -	18,850	8	7
Outstanding Marine Losses - - - - -	12,000	-	-	British Government Securities - - - - -	198,445	8	2
Outstanding Annuities - - - - -	10,263	-	-	Corporation Stocks - - - - -	129,011	7	9
Outstanding Income Tax - - - - -	1,396	13	1	Colonial Governments' Stocks and Debentures -	86,375	19	4
Dividends Unclaimed - - - - -	24,256	7	4	Foreign Governments' Stocks and Debentures -	60,270	15	8
Dividends due 7th January 1899 - - - - -	27,568	15	10	United States Government Bonds - - - - -	68,007	2	7
Deposit Fund (Clerks' Savings) - - - - -	11,361	16	6	American Railway 1st Mortgage Gold and Sterling Bonds -	103,881	16	2
Security Deposit Fund (in lieu of Sureties for Agents and others) - - - - -	7,500	-	-	British Railway and other Debenture and Debenture Stocks -	282,647	5	2
Pension Fund - - - - -	41,046	10	9	British Railway Guarantee and Rent Charge Stocks	35,702	14	1
Bills payable - - - - -	956	7	3	British Railway and other Preference and Preferred Stocks -	99,566	9	3
	174,393	7	4	Foreign Railway Debentures and Debenture Stocks	19,211	6	-
				East Indian Railways - - - - -	129,668	7	3
Life Account, Liabilities as per separate statement -	2,154,543	10	5	Other Stocks and Shares - - - - -	40,819	14	6
				House Property (Official Premises) - - - -	37,898	-	5
				Freehold Estates (including an Adventurer's Share in the New River Company) - - - - -	170,676	9	-
					2,120,608	5	3
				Agents' Balances (Fire and Annuity) - - - -	37,940	18	6
				Merchants and Brokers (Marine Account) - - -	37,898	19	11
				Outstanding Interest - - - - -	5,648	4	3
				Outstanding Annuity Premiums - - - - -	2	19	10
				Cash on Deposit - - - - -	59,500	-	-
				Cash in hand and on Current Account - - -	10,450	5	7
					69,950	5	7
				Bills Receivable - - - - -	6,327	4	10
				Stamps - - - - -	63	11	-
				Life Account, Assets as per separate statement -	2,154,543	10	5
£.	4,434,080	19	7	£.	4,434,080	19	7

J. Stewart Hodgson, Governor.
E. J. Daniell, Directors.
C. Seymour Grenfell,
H. E. Nightingale, Actuary.

LAW REVERSIONARY INTEREST SOCIETY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Law Reversionary Interest Society (Limited), for the Year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the year	659,074	8	3	Annuities paid	1,490	9	-
Issue of 21,380 <i>l.</i> 3% Debenture Stock at 98	20,952	8	-	Endowment paid	100	-	-
Discount (<i>see</i> Contra)	427	12	-	Dividends	24,000	-	-
	21,380	-	-	Interest on Mortgage Debentures	3,026	13	4
Endowment Premiums	3	-	7	Ditto on 4 per cent. Debenture Stock	1,933	6	8
Consideration for Annuities	3,724	-	-	Ditto on 3 do. do. do.	346	1	7
Interest and Dividends	7,753	-	3	Discount on 3 per cent. Debenture Stock written off	427	12	-
Fees and Commission	121	10	9	Expenses of Management	3,886	-	9
Surplus received upon Investments	30,418	10	10	Income Tax	891	7	4
	£. 722,474	10	8	Amount of Funds at the end of the year as per Second Schedule	684,373	-	-
					£. 722,474	10	8

BALANCE SHEET

Of the Law Reversionary Interest Society (Limited), for the Year ending 31st December 1898.

LIABILITIES.			ASSETS.		
£.	s.	d.	£.	s.	d.
Proprietors' Capital paid	400,000	-	Reversions	536,632	4 10
Mortgage Debentures	130,000	-	Life Interests	63,609	3 3
4% Debenture Stock	50,000	-		£.	s.
3% do. do.	21,380	-	Mortgages	74,163	7
Annuity Fund	18,380	8 1	Less Mortgage Suspense Account	99	8 2
Endowment Fund	35	13 10		74,063	18 10
Balance of Profit and Loss	64,576	18 1			
Dividends unpaid	88	10	Cash		
Interest on Debentures unpaid	2,602	6 10			
Interest on 4% Debenture Stock unpaid	906	13 4	Stocks, &c.:		
Interest on 3% Debenture Stock unpaid	295	- 10	£. 2½% Consols	58	5 5 at 111% 64 13 7
Income Tax unpaid	891	7 4	India 3% Stock	635	16 - „ 106½% 677 2 6
Annuity Payments unpaid	32	10	Sheffield Corpor. 3% Stock	1,631	17 6 „ 103¼% 1,688 19 10
Law Expenses unpaid	416	17 7	Nor. Cor. 4% W. Wks. D. Stock	1,250	- - „ 119% 1,487 10 -
Rent unpaid	62	10	Birmingham Corp. 3% Stock	890	7 9 „ 108¼% 966 1 5
			Leicester Corpor. 3% Stock	697	10 - „ 102¼% 714 18 9
			Manchester Corp. 3% Stock	476	18 10 „ 106% 506 11 2
			Ptarm W. Wks. Co.'s Bd.	1,000	- - „ 100% 1,000 -
			Hoare & Co. Ltd. 4% D. Stock	4,402	- - „ 110% 4,840 -
			20 6% 2 <i>l.</i> 10 <i>s.</i> 1 <i>st</i> P. Sh. Fig. Dk. Co. St. Th.	-	- 8 <i>s.</i> 10 8 -
			81 <i>of</i> Shs. Lond. & Cnty. Ld. & Bdg. Co.	-	- 15 <i>s.</i> 60 15 -
			Life Interests due to the Society	498	15 -
			Interest and Dividends due to the Society	486	16 6
£.	689,728	15 11	£.	689,728	15 11

* Subject to Re-Valuation at the Quinquennial Valuation in December 1899.

John Clerk, Chairman.
John W. Mellor,
John Craft Deverell, } Directors.
W. Oscar Nash, Actuary and Secretary

24, Lincoln's Inn Fields, London, W.C.
17th May 1899.

UNIVERSITY LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the University Life Assurance Society, for the Year ending 30th April 1899.

	£.	s.	d.		£.	s.	d.		£.	s.	d.		
Amount of Funds at the beginning of the Year	1,078,501	17	-	Claims at Death—									
				Sums Assured	-	-	53,249	-					
Premiums (including a single premium of 2,180 <i>l.</i> 18 <i>s.</i>)	57,662	18	11	Bonus Additions	-	-	20,213	1	3				
										73,462	1	3	
Interest and Dividends	41,229	18	1	Surrenders	-	-	-	-	-	3,518	14	2	
				Bonus Additions purchased	-	-	-	-	-	347	6	-	
Fines	54	9	2	Commission	-	-	-	-	-	1,658	7	2	
				Expenses of Management	-	-	-	-	-	6,247	10	6	
Policy Assignment Fees	13	5	-	Dividends to Shareholders	-	-	-	-	-	1,495	-	-	
				Reductions of Premium by Application of Bonus	-	-	-	-	-	900	7	9	
Profit on Sale of Securities	1,621	5	9	Income Tax	-	-	-	-	-	1,399	9	6	
				Loss on Sale of Securities	-	-	-	-	-	2,172	9	1	
				Bad debts	-	-	-	-	-	1,175	17	4	
				Amount of Funds at the end of the Year, as per Second Schedule	-	-	-	-	-	1,086,706	11	2	
£.	1,179,083	13	11							£.	1,179,083	13	11

BALANCE SHEET

Of the University Life Assurance Society, on the 30th April 1899.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up	29,900	-	-	Mortgages on Property within the United Kingdom	431,664	2	6
Assurance Fund	1,056,806	11	2	Mortgages on Property out of the United Kingdom	4,528	7	6
	1,086,706	11	2	Loans on the Society's Policies	28,208	18	3
Claims admitted, but not paid	15,448	10	-	Investments—			
Dividends due to Shareholders	2,783	10	-	Metropolitan Consolidated 3½ per Cent. Stock	29,625	-	-
Suspense Account	476	10	8	India 3½ per cent. Rupee Paper	40,061	11	3
				Foreign Government Securities	9,000	-	-
				British Railway Debenture Stocks	96,969	15	3
				British Railway Preference Stocks	134,055	-	-
				East Indian Railway Deferred Annuity, Class D.	99,059	11	-
				Great Indian Peninsula Railway Guaranteed 4 per Cent. Debenture Stock	20,850	-	-
				Great Indian Peninsula Railway Guaranteed 5 per Cent. Stock	67,050	10	-
				Canadian Pacific Railway Company 4 per cent. Preference Stock	5,107	2	-
				Canadian Pacific Railway Company 5 per cent. First Mortgage Bonds	6,137	11	-
				Industrial Debentures and Debenture Stock	35,736	8	6
				Shares in "The Reversionary Interest Society, Limited"	9,061	-	-
				Freehold at 25, Pall Mall	10,650	-	-
				Government Leaseholds	14,366	15	4
				Reversion and Annuity purchased	4,721	10	3
				Loans on Personal Security and Life Policies	30,319	9	8
				Outstanding Premiums	4,968	17	11
				Outstanding Interest	6,181	10	10
				Cash on Deposit with the Society's Bankers	8,000	-	-
				Cash on Current Accounts at the Society's Bankers	8,792	-	-
				Cash in hand	300	-	-
£.	1,105,415	1	10	£.	1,105,415	1	10

J. Copley Wray, Chairman and Managing Director.
G. F. Bristol, } Directors.
C. S. Bagot, }
H. W. Andras, Secretary.

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—continued.

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the Prudential Assurance Company (Limited) (Industrial Branch), for the Year ending
31st December 1898.

LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year - - -	13,568,033	14	10	Claims under Life Policies Surrenders - - -	1,891,039	9	1
Amount transferred from Ordinary Branch under Regulations of the Company - - -	52,194	-	-	Commission : Salaries of 14,339 Agents for the Weekly Collection of Premium from 12,345,115 Policies (including Jubilee Bonus) - - -	951,506	12	11
			13,620,227	Special New Business Charges - - -	460,145	3	-
Premiums - - - - -	4,960,756	7	8	Expenses of Management : Policy, Postage, and Receipt Stamps (Head Office only) - - -	58,874	7	6
Interest and Rents - - - - -	478,032	7	11	Superintendency Charges (including Jubilee Bonus) - - -	197,939	10	-
				Medical Fees - - -	56,444	11	11
				Head Office Expenses (including Printing, Advertising and Jubilee Bonus) - - -	317,566	18	3
					630,825	7	8
				Dividends and Bonus to Shareholders -	425,000	-	-
				Amount transferred to Reserve Fund -	150,000	-	-
				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule -	14,538,952	13	5
£.	19,050,016	10	5	£.	19,059,016	10	5

BALANCE SHEET

Of the Prudential Assurance Company (Limited) (Industrial Branch) on the 31st December 1898.

LIABILITIES.				ASSETS.							
	£.	s.	d.	£.	s.	d.	£.	s.	d.		
Shareholders' Capital	-	1,000,000	-				Mortgages on Property within the United Kingdom	-	1,250,145	4	3
							Loans on County Council, Municipal and other Rates	-	5,962,584	3	3
							City of London Corporation Bonds	-	192,177	-	6
Life Assurance Fund	-	14,538,952	13	5			Investments :				
							British Government Securities	-	1,784,681	19	8
							Foreign ditto ditto	-	315,395	4	10
							Railway Debenture Stocks	-	1,720,199	18	11
Reserve Fund	-	750,000	-				Freehold Ground Rents and Scotch Feu Duties	-	2,830,469	8	8
				16,288,952	13	5	House Property :	£.	s.	d.	
							Freehold	-	1,725,586	1	10
							Leasehold	-	49,715	8	1
Claims under Life Policies admitted	-			38,307	3	11			1,775,301	9	11
							Agents' Balances	-	5,785	14	6
							Outstanding Premiums	-	200,868	5	11
							Outstanding Interest and Rents	-	151,571	11	4
							Cash in Hands of Superintendents	-	43,689	15	4
							Cash :	£.	s.	d.	
							On Current Accounts	-	94,140	-	3
							In hand	-	250	-	
									94,390	-	3
£.				£.	16,327,259	17	4	£.	16,327,259	17	4

Edgar Horne, Chairman.
Henry Harben, } *Directors.*
W. T. Pugh, }
Thos. C. Dewey, }
William Hughes, } *Joint General Managers.*
Frederick Fisher, }
W. J. Lancaster, *Secretary.*

We have examined the Cash transactions, Receipts and Payments, affecting the accounts of the Assets and Investments for the year ended 31st December 1898, and we find the same in good order and properly vouched. We have also examined the Deeds and Securities, Certificates, &c., representing the Assets and Investments set out in the above account, and we certify that they were in possession and safe custody as on 31st December 1898.

14th February 1899.

Deloitte, Dever, Griffiths & Co.

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Prudential Assurance Company (Limited), made by the Actuary.

I.

The date up to which the Valuation is made in both branches is the 31st December 1898.

II.

The business is carried on in two branches, the "Ordinary" and the "Industrial."

In the Ordinary Branch the net liability is ascertained by taking the difference between the present value of the sums assured and bonuses and the present value of the future net premiums. For term assurances effected by annual premiums half the current year's premiums, and for endowments in cases where the premiums are returnable in the event of death, the total amount of premiums received accumulated at 3 per cent. compound interest have been reserved.

In the Industrial Branch the net liability is ascertained by taking the difference between the present value of the sums assured, including actual and prospective increases, and the present value of the future net premiums, except for whole life assurances upon lives of ten years of age and under, in which cases the present value of the gross premiums, less an arbitrary deduction, amounting on the average to 44 per cent., has been used so as to yield a positive net liability for every policy in force.

The principles upon which the valuations are made are determined by the Directors.

The principles upon which the distribution of profits is made are determined by the regulations of the Company as amended by a special resolution of the Company passed on the 15th June 1876, by virtue of the "Prudential Assurance Company Act, 1875." The participating policyholders are entitled to nine-tenths of the declared profits of the Ordinary Branch, but in case the said nine-tenths of the declared profits of the Ordinary Branch are less than four-fifths of the whole declared profits of the Company, then the holders of policies in force at the time of the division of profits, and issued out of the Ordinary Branch on or before the 31st day of December, in the year of our Lord 1876, and entitling the holders thereof to participate in profits, receive such an additional apportionment by way of bonus out of the profits declared in either branch as will make the whole amount apportioned to each such policyholder equal to what he would have received if all policyholders entitled to profits had been entitled to a bonus of four-fifths of the entire declared profits of the Company.

The policyholders' share of the profits is distributed by way of an addition to the sum assured at a uniform rate per cent. per annum for each premium paid since the previous division.

III.

In the Ordinary Branch, the life assurances have been valued by the Institute of Actuaries HM Table of Mortality, and the annuities by the Government Experience Tables, 1883. The English Life Table (No. 3) has been used for all assurances in the Industrial Branch.

IV.

The rate of interest assumed in both branches, and for every description of contract, including annuities, is 3½. per cent.

V.

In the Ordinary Branch the whole of the "loading" has been reserved as a provision for future expenses and profits.

In the Industrial Branch the whole of the "loading" has been reserved, except for whole life assurances upon lives of ten years of age and under, which have been dealt with as stated in the answer to question 2.

VI.

This Company makes an annual valuation and distribution of profits, consequently the Consolidated Revenue Accounts since the last Valuation are the same as the Revenue Accounts of the year. The Third Schedule gives the return required.

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—continued.

VII.

SUMMARY AND VALUATION of the Policies of the Ordinary Branch of the Prudential Assurance Company (Limited), as at 31st December 1898.

DESCRIPTION OF TRANSACTION.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Value by the Institute Hx. Table. Interest 3 per Cent. Annuities by the Government Experience Tables, 1888. Interest 3 per Cent.			
					Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS.								
For Whole Term of Life—		£.	£.	£.	£.	£.	£.	£.
Uniform Annual Premiums	124,551	18,558,001	654,353·7	507,801·3	10,454,640·9	8,788,736·7	6,758,471·2	3,666,175·7
Limited Payments	446	121,361	5,689·5	4,444·9	50,947·4	44,750·8	34,799·5	25,147·9
Endowment Assurances	392,186	39,283,447	2,218,664·9	1,704,545·0	27,234,335·0	21,018,903·6	16,076,799·8	11,157,535·7
Joint Lives	9,021	1,006,541	54,289·9	39,916·8	638,508·8	622,542·2	453,047·6	185,461·7
Last of Two or more Lives	6	3,184	26·6	19·3	1,845·0	431·0	296·0	1,549·1
Whole Life (Paid-up)	147	27,087	—	—	17,559·4	—	—	17,559·4
Endowment Assurances (Paid-up)	99	17,013	—	—	13,267·9	—	—	13,267·9
Extra Premiums payable	—	—	20,871·0	—	10,435·5	—	—	10,435·5
TOTAL Assurances with Profits	526,456	59,016,644	2,953,925·6	—	38,430,546·9	30,475,629·3	23,323,414·1	15,107,131·7
II.—WITHOUT PARTICIPATION IN PROFITS.								
For Whole Term of Life—								
Uniform Annual Premiums	2,487	374,562	13,907·1	11,892·7	224,628·1	166,239·2	141,023·4	83,604·7
Limited Payments	13	1,500	74·6	63·0	776·1	392·0	330·9	445·2
Increasing and Decreasing Premiums	100	23,500	780·7	650·5	12,334·6	10,712·0	8,926·6	3,406·0
Endowment Assurances	1,079	118,090	4,664·7	3,935·4	91,568·0	27,872·4	23,496·5	68,072·4
Joint Lives	208	21,075	1,214·8	949·7	14,005·9	11,156·5	8,617·6	5,983·1
Last of Two or more Lives	27	30,934	782·9	484·3	10,237·2	13,157·2	7,309·0	2,423·2
Term Assurances	81	38,135	499·6	490·6	321·6	—	—	321·6
Survivorships	34	14,850	240·9	185·4	1,665·3	1,955·3	1,498·7	1,661·1
Endowments	1,977	169,403	9,402·3	—	66,802·8	1,326·9	1,200·6	65,542·2
Whole Life (Paid-up)	1,207	42,244	—	—	23,204·8	—	—	23,204·8
Endowment Assurances (Paid-up)	356	9,628	—	—	6,533·9	—	—	6,533·9
Joint Lives (Paid-up)	99	1,981	—	—	1,338·4	—	—	1,338·4
Survivorships (Paid-up)	12	8,200	—	—	689·0	—	—	689·0
Extra Premiums payable	—	—	137·8	—	68·9	—	—	68·9
TOTAL Assurances without Profits	7,680	838,042	31,704·9	—	454,775·5	232,781·5	192,963·3	261,312·7
TOTAL Assurances	534,136	59,854,686	2,985,630·5	—	38,885,321·4	30,708,410·8	23,516,377·4	15,368,444·4
Deduct Re-Assurances	—	20,432	696·2	598·1	13,457·5	7,611·6	6,618·6	6,338·9
NET Amount of Assurances	534,136	59,834,254	2,984,935·3	—	38,871,863·9	30,700,799·2	23,509,758·8	15,362,105·5
Adjustment for immediate Payment of Claims	—	—	—	—	—	—	—	144,138·9
ANNUITIES.								
Immediate	2,266	Per annum.	81,987	—	725,204·1	—	—	725,204·1
Deferred	108	2,141	765·3	765·3	9,438·2	1,397·2	1,327·4	8,110·2
Contingent	15	2,294	160·2	160·2	6,226·3	1,443·2	1,235·4	4,940·9
TOTAL of the Results	—	—	2,985,860·8	—	30,612,732·5	30,703,639·6	23,512,371·6	16,244,496·5

VALUATION BALANCE SHEET of the Prudential Assurance Company (Limited) (Ordinary Branch), as at 31st December 1898.

Net Liability under Assurance and Annuity Transactions (as per Summary Statement provided in Schedule 5)	£.	Life Assurance and Annuity Funds (as per Balance Sheet under Schedule 4)	£.
Sickness Assurance	220	Sickness Assurance Fund	558
Surplus	912,234		
	£.		£.
	17,156,951		17,156,951

The transaction of new sickness business has been discontinued for many years. The existing policies are only five in number, and assure 2l. 10s. week during sickness. The premiums payable amount to 14l. 18s. 3d. per annum.

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—*continued.*VII.—*continued.*

SUMMARY AND VALUATION of the Policies of the Industrial Branch of the Prudential Assurance Company (Limited), as at 31st December 1898.

	PARTICULARS OF POLICIES for VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.	Value by the English Life Table (No. 3). Interest 3 per Cent.			
					Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.		£.	£.	£.	£.	£.	£.	£.
WITHOUT PARTICIPATION IN PROFITS.								
For Whole Term of Life, Uniform Annual Premiums	11,146,155	113,551,012	4,426,081	—	—	—	—	11,889,417
Endowment Assurances	50,540	680,499	52,909	30,631	500,972	404,123	233,968	266,934
Joint Lives	250,390	4,015,459	254,362	153,856	2,427,238	3,202,862	2,018,972	408,296
Endowment and Whole Life Assurances	65,399	1,090,445	71,461	41,856	696,543	864,967	508,124	188,719
Old Age Endowment combined with Assurance	832,620	5,903,449	368,431	—	—	—	—	205,991
Free Policies—For Whole Term of Life	577,680	1,585,484	—	—	—	—	—	844,282
" Endowment Assurances	12,602	61,897	—	—	—	—	—	48,347
" Joint Lives	14,282	35,652	—	—	—	—	—	23,107
Deferred Annuities combined with Whole Life Assurance	41	465	170	112	2,397	1,979	1,319	978
	12,949,679	126,604,362	5,173,364	—	—	—	—	13,874,071

* The detailed values for these columns are computed at triennial intervals only.

VALUATION BALANCE SHEET of the Prudential Assurance Company (Limited) (Industrial Branch), as at 31st December 1898.

Net Liability under Assurance transactions (as per Summary Statement provided in Schedule 5) . . .	£.	Life Assurance Fund (as per Balance Sheet under Schedule 4) . . .	£.
Surplus . . .	13,874,071		14,538,953
	604,882		
£.	14,538,953	£.	14,538,953

VIII.

All participating policies in force at the period of the Valuation are entitled to share in the profits.

IX.

The results of the valuation are—

- (1.) The total amount of profit made by the company during the year ending 31st December 1898, including 641,736*l.* undivided on the 31st December 1897, was 1,377,116*l.*, after transferring 150,000*l.* to the Reserve Fund. The sum of 635,514*l.* has been retained undivided.
- (2.)—The amount of profit divided among policyholders was 551,602*l.*, the number of policies participating being 526,456 assuring 59,016,644*l.* inclusive of bonus.

The following are specimens of bonuses allotted for one year to policies of 100*l.* in all classes at the annual valuation, 31st December 1898 :—

WHOLE TERM OF LIFE.

AGES.	SERIES B.								SERIES A.							
	Policy in existence 5 Years.		Policy in existence 10 Years.		Policy in existence 15 Years.		Policy in existence 20 Years.		Policy in existence 25 Years.		Policy in existence 30 Years.		Reversion.	Cash Value.	Reversion.	Cash Value.
	Reversion.	Cash Value.	Reversion.	Cash Value.	Reversion.	Cash Value.	Reversion.	Cash Value.	Reversion.	Cash Value.	Reversion.	Cash Value.				
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.				
20	1 10 -	- 8 -	1 10 -	- 9 -	1 10 -	- 10 1	1 10 -	- 11 3	1 10 -	- 12 6	1 10 -	- 13 6	3 - -	1 5 6	3 - -	1 8 6
30	1 10 -	- 10 1	1 10 -	- 11 3	1 10 -	- 12 9	1 10 -	- 14 3	1 10 -	- 16 9	1 10 -	- 18 3	3 - -	1 11 9	3 - -	1 15 3
40	1 10 -	- 12 9	1 10 -	- 14 3	1 10 -	- 15 10	1 10 -	- 17 7	1 10 -	- 19 9	1 10 -	- 21 9	3 - -	1 19 -	3 - -	2 2 9
50	1 10 -	- 15 10	1 10 -	- 17 7	1 10 -	- 19 6	1 10 -	- 21 4	1 10 -	- 23 3	1 10 -	- 25 3	3 - -	2 5 3	3 - -	2 8 -

Note.—Series A ended on 31st December 1876. Series B began on 1st January 1877.

ENDOWMENT ASSURANCES.

AGES.	ORIGINAL TERM 20 YEARS.						ORIGINAL TERM 25 YEARS.					
	Policy in existence 5 Years.		Policy in existence 10 Years.		Policy in existence 15 Years.		Policy in existence 5 Years.		Policy in existence 10 Years.		Policy in existence 15 Years.	
	Reversion.	Cash Value.	Reversion.	Cash Value.	Reversion.	Cash Value.	Reversion.	Cash Value.	Reversion.	Cash Value.	Reversion.	Cash Value.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	1 10 -	- 16 4	1 10 -	- 19 4	1 10 -	- 1 3 -	1 10 -	- 13 10	1 10 -	- 16 4	1 10 -	- 19 6
30	1 10 -	- 16 9	1 10 -	- 19 6	1 10 -	- 1 3 1	1 10 -	- 14 4	1 10 -	- 16 9	1 10 -	- 19 9
40	1 10 -	- 17 3	1 10 -	- 19 9	1 10 -	- 1 3 4	1 10 -	- 14 4	1 10 -	- 17 3	1 10 -	- 19 9
50	1 10 -	- 17 3	1 10 -	- 19 9	1 10 -	- 1 3 4	—	—	—	—	—	—

Frederick Schooling, Actuary.
 Edgar Horne, Chairman.
 Henry Harben, } Directors.
 W. T. Pugh, }
 Thos. C. Dewey, }
 William Hughes, } Joint General Managers.
 Fredk. Fisher, }
 W. J. Lancaster, Secretary.

YORKSHIRE PROVIDENT LIFE ASSURANCE COMPANY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Yorkshire Provident Life Assurance Company (Limited), for the Year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds at beginning of the Year	5,603	7	6	Claims under Policies	3,678	6	6
Premiums	10,103	3	4	Annuities	10	-	4
Interest on Investments	102	-	-	Commission	1,945	17	3
Shareholders' Capital	37	10	-	Expenses of Management	1,433	9	9
Assignment Fees	1	2	6	Business Extension Account (Amount now written off)	2,916	6	3
				Amount of Funds at the end of the Year (as per Second Schedule)	5,863	2	11
£.	15,847	3	4	£.	15,847	3	4

BALANCE SHEET

Of the Yorkshire Provident Life Assurance Company (Limited), on the 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital—Total Authorised Issue, 25,000 Shares of £1 each	25,000	-	-	Macclesfield Corporation Consolidated Stock	632	10	-
Capital paid up, viz., on 16,457 shares	14,458	1	5	Leasehold Property	1,460	-	-
Sundry Creditors	41	18	11	Office Furniture, Fittings, Stock, &c.	330	-	-
				Agents' Balances	14	16	5
				Outstanding Premiums	594	10	3
				Outstanding Interest	4	13	9
				Cash in bank	790	14	11
				Cash in hand	35	17	11
				General Establishment Account; being sums expended in the purchase and establishment of business	16,500	-	-
				Less amount of Funds at end of Year (as per First Schedule)	5,863	2	11
£.	14,500	-	4		10,636	17	1
				£.	14,500	-	4

Wm. Butterfield, Chairman.
R. Martin, Managing Director.
Thomas Monk, } Directors.
Jos. Dewhurst, }
Wm. Ernest Clegg, Secretary.

UNITED KENT LIFE ASSURANCE AND ANNUITY INSTITUTION OR COMPANY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the United Kent Life Assurance and Annuity Institution or Company (Limited), for the Year ending 25th March 1899.

SHAREHOLDERS.		£.	s.	d.	£.	s.	d.	SHAREHOLDERS.		£.	s.	d.	£.	s.	d.
Amount of Shareholders' Funds at the beginning of the Year -		146,555	4	5				Income Tax -		-	-	-	180		1 3
Interest and Dividends -		-	-	-	* 4,910		19 9	Dividends to Shareholders -		-	-	-	7,000		- -
		146,555	4	5	4,910		19 9	Amount of Shareholders' Funds at the end of the Year, as per Second Schedule		144,306	2	11	144,306		2 11
													7,160		1 3
ASSURERS.								ASSURERS.							
Amount of Assurers' Fund at the beginning of the Year :-								Claims under Policies after deduction of Sums re-assured -					50,378		- -
Assurance Fund -								Surrenders -					1,543		12 1
Investments Reserve Fund -								Annuities -					6,768		8 3
								Commission -					2,107		12 1
								Expenses of Management -					4,380		13 4
								Income Tax -					497		2 9
								Bad debts -					36		2 11
Premiums -					40,826		19 -	Amount of Assurers' Fund at the end of the Year :-							
Consideration for Annuities granted -					12,396		13 10	Assurance Fund -		519,810		16 2			
Interest, Dividends, and Rents -					* 21,480		8 9	Investments Reserve Fund -		3,421		6 8	523,232		2 10
Fees for Notices of Assignment -					19		- -								
Fees for Registration of Share Transfers -					24		10 -								
Amount of Funds at the beginning of the Year					660,661		7 1	Amount of Funds at the end of the Year, as per Second Schedule -					667,538		5 9
(No separate Accounts for Annuities.)													740,318		18 5
					£.		740,318 18 5						£.		740,318 18 5

* Total Interest, Dividends, and Rents as above, 26,391l. 8s. 6d.

BALANCE SHEET

Of the United Kent Life Assurance and Annuity Institution or Company (Limited), on the 25th March 1899.

LIABILITIES.				ASSETS.			
SHAREHOLDERS.				SHAREHOLDERS.			
Shareholders' Capital paid up	£.	s.	d.	Mortgages on Property within the United Kingdom	£.	s.	d.
- - -	100,000	-	-	Loans on the Security of Public Rates, England	120,580	7	11
Ditto Accumulated Fund	44,306	2	11	Railway Debenture and Preference Stock	7,990	8	2
- - -	-	-	-	Interest accrued, but not due	5,436	1	9
Interest paid in advance	-	-	-	Cash :-	1,399	18	1
- - -	-	-	-	On Deposit	4,000	-	-
Shareholders' Funds	144,306	2	11	In hand and on current account	4,926	10	3
- - -	-	-	-	- - -	-	-	-
				144,333 6 1			
ASSURERS.				ASSURERS.			
Assurers' Fund :-	£.	s.	d.	Mortgages on Property within the United Kingdom	301,201	5	2
Assurance Fund	519,810	16	2	Loans on the Security of Public Rates, England	15,858	16	11
- - -	-	-	-	Loans on the Company's Policies	24,052	6	1
Investments Reserve	3,421	6	8	- - -	-	-	-
Fund	523,232	2	10	INVESTMENTS.			
- - -	-	-	-	Colonial Inscribed Stocks	23,610	13	9
Claims admitted and reported, but not paid	-	-	-	Railway and other Debentures and Debenture Stocks	146,538	10	8
- - -	-	-	-	Freehold Ground Rents	20,001	6	6
Stamps for Annuity Policies	-	-	-	- - -	-	-	-
- - -	-	-	-	Arrears of Interest	150	9	11
Total Funds, as per First Schedule	-	-	-	Interest accrued, but not due	5,121	12	-
- - -	-	-	-	- - -	-	-	-
				5,272 1 11			
				Branch and Agency Balances	150	7	8
				Cash :-	-	-	-
				In hand and on current account	3,036	4	7
				- - -	-	-	-
				- - -	-	-	-
				£.	689,704	18	11
				£.	689,704	18	11

ATLAS ASSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Atlas Assurance Company, for the Year ending 31st December 1898.

LIFE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Funds at the beginning of the year, viz. : -				Claims under Life Policies, after deduction of Sums Re-assured - - - - -	130,538	12	3
Life Assurance Fund	1,575,536	12	9	Surrenders - - - - -	7,645	19	7
Life Investments Reserve Fund - - - - -	8,658	16	5	Annuities - - - - -	2,119	13	8
	1,584,195	9	2	Bonuses paid in Cash - - - - -	2,849	6	10
Premiums, after deduction of Re-assurance Premiums - - - - -	146,265	3	11	Bonuses in reduction of Premium - - - - -	8,762	3	-
Interest and Dividends (less Income Tax) - - - - -	58,890	16	6	Commission - - - - -	7,329	16	6
Registration Fees - - - - -	61	7	6	Expenses of Management - - - - -	15,042	16	5
				Dividends and Bonuses to Shareholders - - - - -	4,053	1	5
				Amount of Funds at the end of the year, viz. : -			
				Life Assurance Fund	1,602,412	11	-
				Life Investments Reserve Fund - - - - -	8,658	16	5
					1,611,071	7	5
£.	1,789,412	17	1	£.	1,789,412	17	1

FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of last year's Account (1897) - - - - -	370,000	-	-	Losses by Fire, after deduction of Re-assurances - - - - -	235,743	11	11
Carried from Profit and Loss Account, 1897 - - - - -	15,000	-	-	Commission - - - - -	70,353	8	3
Amount of Fire Insurance Fund at the beginning of the year - - - - -	385,000	-	-	Expenses of Management - - - - -	60,212	5	11
Premiums received, after deduction of Re-assurance Premiums - - - - -	389,644	-	6	State and Municipal Taxes (Foreign) - - - - -	5,103	3	2
£.	774,644	-	6	Surplus for the year carried to Profit and Loss Account - - - - -	18,231	11	3
				Amount of Fire Insurance Fund at end of the year - - - - -	385,000	-	-
				£.	774,644	-	6

PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of last year's Account (1897) - - - - -	39,870	1	1	Addition to Fire Fund - - - - -	15,000	-	-
Interest, Dividends, &c., not carried to other Accounts - - - - -	16,242	17	11	Addition to Reserve Fund - - - - -	2,070	1	1
Amount transferred from Fire Account - - - - -	18,231	11	3	Dividends to Proprietors (1897 account) - - - - -	22,800	-	-
Amount transferred from Life Account - - - - -	4,053	1	5		39,870	1	1
Transfer Fees - - - - -	28	-	-	Head Office Alterations, and Branch Furniture and Fittings - - - - -	871	2	5
Profit on Investments realised - - - - -	159	1	10	Written off cost of business acquired - - - - -	1,500	-	-
				Interim Dividend (1898 account) - - - - -	6,000	-	-
				Balance - - - - -	36,343	10	-
				Less Interim Dividend paid 27th Sept., 1898 - - - - -	6,000	-	-
£.	78,584	13	6		30,343	10	-
				Application of Surplus : - - - - -			
				Balance of Dividend payable - - - - -	22,800	-	-
				Addition to Fire Fund - - - - -	7,000	-	-
				" " Reserve Fund - - - - -	543	10	-
				£.	78,584	13	6

ROCK LIFE ASSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Rock Life Assurance Company, for the Year ending 31st December 1898.

LIFE ASSURANCE

	£.	s.	d.	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year:—							Claims under Policies:						
Life Assurance Fund - - -	2,108,412	18	3				Sums assured - - - - -	104,429	6	8			
Investment Reserve Fund - - -	25,000	-	-				Bonus additions thereto - - - - -	83,966	16	8			
				2,183,412	18	3	Surrender of Policies assuring 55,900 <i>l.</i> - - 6 <i>d.</i> (after deducting Re-assurances)				138,386	2	11
Premiums after deducting Re-assurances - - - - -				150,784	13	4	Bonuses of 77 <i>l.</i> 12 <i>s.</i> 6 <i>d.</i> paid in cash - - - - -				7,135	-	8
Fines from Shareholders for Non-Assurance - - - - -				2,452	12	-	Annuities - - - - -				402	18	9
Interest and Dividends - - - - -				83,232	4	7	Commission - - - - -				40,437	4	10
Consideration for Annuities - - - - -				36,047	1	-	Expenses of Management - - - - -				7,677	18	5
Transfer and other fees - - - - -				20	12	6	Sinking Fund for Shares as regulated under Rock Life Assurance Company's Acts, 1864 and 1889				21,966	17	6
Profit on Sales of Securities - - - - -				947	11	1	Amount of Funds at end of year:—				5,457	1	7
							Life Assurance Fund - - - - -	2,161,394	8	1			
							Investment Reserve Fund - - - - -	25,000	-	-			
	£.			2,406,847	12	9					2,186,394	8	1
											£.		
											2,406,847	12	9

NOTE.—Life and other Assurance Contracts are secured upon the general accumulated Reserve and Subscription Capital Stock (see below) as well as upon the Assurance Funds. Total Accumulated Funds of £3,233,312 16s. 10d.

ACCIDENT ASSURANCE.

Premiums after deducting Re-assurances	£.	s.	d.	Claims Paid, Admitted and Reserved, less Re-assurances	£.	s.	d.
	10,227	11	3	Commission and Expenses	1,836	19	5
				Balance carried to credit of unearned Premiums and Reserve	2,850	17	3
	£.	10,227	11 3		£.	5,530	14 7
					£.	10,227	11 3

NOTE.—Accident and other Assurance Contracts are secured upon the general accumulated Reserve and Subscription Capital Stock (see below) as well as upon the Accident Funds.

GENERAL RESERVE AND SUBSCRIPTION CAPITAL STOCK ACCOUNT.

Amount of Funds at the beginning of the Year	£.	s.	d.	Dividend and Bonus to Proprietors	£.	s.	d.	
	1,052,057	3	11		25,000	-	-	
Interest and Dividends	42,446	11	6	Dividend and Bonus to Assurance Fund:	£.	s.	d.	
				By Consolidated Annuities	3,002	12	-	
				By Balance carried to Interest on Assurance Fund	21,997	8	-	
					25,000	-	-	
				Expenses of Management	3,125	1	3	
					53,125	1	3	
				Amount of Funds at the end of the Year	1,041,578	14	2	
£.	1,094,503	15	5		£.	1,094,503	15	5

BALANCE SHEET

Of the Rock Life Assurance Company, on the 31st December 1898.

LIABILITIES.			£.	s.	d.	ASSETS.			£.	s.	d.
Funds :		£.	s.	d.							
Assurance Fund - - - -	2,161,394	8	1								
Investment Reserve Fund - - -	25,000	-	-								
Subscription Capital Stock, including paid-up Capital of 100,000l. - -	1,041,378	14	2								
Accident unearned Premiums and Reserve - - - -	5,539	14	7								
					3,233,312	16	10				
Life Claims admitted but not paid - - - -					7,984	-	1				
Accident Claims admitted and Reserved - - - -					1,286	6	4				
Dividends and Bonuses to Proprietors - - - -					742	5	9				
Amount due from Subscription Capital Stock to Assurance Fund for proportion of Expenses - - - -					2,075	1	3				
		</									

G. J. Newbery, }
E. Chas. Fäche, } Auditors.
J. W. Orde, }

Chas. Rugge-Price, Chairman.
C. H. Strutt, { Directors.
J. Wolfe Barry, {
George S. Cristoford, Actuary.

NORTHERN ASSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Northern Assurance Company, for the Year ending 31st December 1898.

*I.—NON-PARTICIPATION LIFE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of this Fund at the beginning of the Year	319,302	4	9	Claims paid and outstanding (after deduction of Re-Assurances)	27,228	-	5
Premiums received (after deduction of Re-Assurances)	31,190	13	5	Surrenders	905	1	4
Interest (less Income Tax)	12,345	3	3	Commission	1,487	14	10
				Expenses of Management	1,631	6	5
				Amount of this Fund at the end of the Year, as per Balance Sheet	331,585	18	5
£.	362,838	1	5	£.	362,838	1	5

*II.—PARTICIPATION LIFE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of this Fund at the beginning of the Year	2,781,777	-	5	Claims paid and outstanding (after deduction of Re-Assurances)	228,101	12	1
Premiums received (after deduction of Re-Assurances)	223,592	19	4	Surrenders	13,465	9	10
Interest (less Income Tax)	106,782	5	4	Commission	9,850	3	-
				Expenses of Management	12,509	2	10
				Amount of this Fund at the end of the Year, as per Balance Sheet	2,848,225	17	4
£.	3,112,152	5	1	£.	3,112,152	5	1

*The Life Assurance business of the Northern consists of two distinct branches—the Non-Participation and the Participation. In the former the profits belong to the Shareholders, in the latter to the Policyholders. Separate accounts are, therefore, given. Payment of the sums assured is guaranteed by the Shareholders' Capital in both branches.

III.—ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of this Fund at the beginning of the Year	261,217	15	-	Paid to Annuitants	22,525	3	5
Sums received as consideration for Annuities granted	77,356	9	7	Commission	695	9	4
Interest (less Income Tax)	11,138	14	4	Expenses of Management	430	15	9
				Amount of this Fund at the end of the Year, as per Balance Sheet	326,061	10	5
£.	349,712	18	11	£.	349,712	18	11

IV. FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Fund at the beginning of the Year	-	-	-	Losses by Fire paid and outstanding (after deduction of Re-Insurances)	370,120	13	1
Proportion of Premiums set aside to meet Liability under Current Policies at 31st December 1897	264,889	-	10	Commission	98,864	13	5
Premiums received (after deduction of Re-Insurances)	681,789	1	6	Expenses of Management	140,829	1	1
				Proportion of Premiums set aside to meet Liability under Current Policies, being 40 per cent. of the Revenue for 1898	272,715	12	7
				Balance of Revenue transferred to Profit and Loss Account	64,099	2	2
				Amount of Fire Fund at the end of the Year, as per Balance Sheet	-	-	-
£.	946,628	2	4	£.	946,628	2	4

NORTHERN ASSURANCE COMPANY—continued.

V.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance brought forward from last year	172,085	8	4	Amount transferred to Staff Pension Fund in terms of resolution of General Meeting held 10th June 1898	5,000	-	-
Balance of Interest Account, after deducting the Amounts due to the Life, Annuity, and Staff Funds, respectively	61,756	-	1	Dividend and Bonus declared 10th June 1898	60,000	-	-
Amount transferred from Fire Account	64,099	2	2	Dividend declared 17th November 1898	30,000	-	-
				Income Tax	6,436	14	1
				Allowances to retired Officers of the Company, and to families of deceased Officers	1,446	16	8
				Company's moiety of Assurance Premiums of Staff	901	1	2
				Agents' and other Balances irrecoverable	239	10	11
				Loss by a Defaulting Clerk	302	14	3
				Loss on Exchange	809	13	2
				Balance at Credit of this Account, as per Balance Sheet	192,804	-	2
£.	297,940	10	7	£.	297,940	10	7

BALANCE SHEET

Of the Northern Assurance Company, on the 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid-up	300,000	-	-	Mortgages on Property within the United Kingdom	152,274	15	3
Fire Reserve Fund	1,000,000	-	-	Mortgages on Property out of the United Kingdom (Viz., in Australia, under the direction of the Local Board at Melbourne.)	57,773	1	6
Proportion of Fire Premiums set aside to meet liability under Current Policies	272,715	12	7	Loans on Parochial and other Public Rates	389,787	-	8
Life Assurance Fund—Non-participation Branch	331,585	18	5	Loans on Life Interests	15,300	-	-
Life Assurance Fund—Participation Branch	2,848,225	17	4	Loans on Reversions	29,303	3	4
Annuity Fund	326,061	10	5	Loans on Indian and Colonial Government Securities	100,000	-	-
Staff Pension Fund	25,381	14	10	Loans on the Company's Policies	152,015	9	8
Fletcher Trust Fund	7,019	13	7	Loans on Personal Security	10,200	-	-
Balance at the credit of Profit and Loss Account	192,804	-	2	Investments:			
	5,303,794	7	4	British Government Securities	207,469	16	-
				British Municipal Securities	63,343	17	9
Outstanding Life Claims	58,444	8	5	Indian and Colonial Government Securities	242,231	9	-
Unclaimed Surrender Values	2,524	9	3	Indian and Colonial Provincial Securities	136,256	17	6
Outstanding Fire Losses	66,088	14	2	Indian and Colonial Municipal Securities	390,844	18	-
Outstanding Charges	8,491	15	4	Foreign Government Securities	679,854	7	1
Bills payable, being Drafts by distant Agencies not arrived at maturity	112,487	16	3	Foreign Provincial Securities	88,964	12	8
Due to other Companies and Agents	61,136	5	3	Foreign Municipal Securities	481,090	18	4
Shareholders' Dividends unclaimed	1,880	17	2	Railway and other Debentures and Debenture Stocks—Home and Foreign	659,540	11	10
	311,054	5	10	Railway and other Preference and Guaranteed Stocks	465,273	18	2
				Railway Ordinary Stock	19,651	14	9
				Gas and Water Ordinary Stocks	105,814	15	4
				Rent Charges	36,527	6	3
				House Property (Company's Offices)	224,144	8	4
				House Property (Mortgages foreclosed)	119,078	4	8
				Company's Interest in Salvage Corps Buildings	6,468	12	9
				Freehold Ground Rents	49,332	18	8
				Reversions	299,456	18	1
				Bills Receivable, being Remittances not arrived at maturity	15,815	13	9
				Due from other Companies and Agents	195,543	15	9
				Outstanding Premiums	22,247	8	4
				Outstanding Interest and Dividends	3,962	19	9
				Interest accrued but not payable	52,688	3	2
				Cash in the hands of Bankers (on Deposit)	46,751	10	-
				Cash in the hands of Bankers (on Current Account)	94,437	4	2
				Stamps on hand	288	15	5
				Cash in hand	1,113	1	11
£.	5,614,848	13	2	£.	5,614,848	13	2

H. J. Lubbock, Chairman.
 Algernon West,
 H. Cosmo O. Bonsor. } Directors.
 H. E. Wilson, General Manager.

LAW UNION AND CROWN INSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Law Union and Crown Fire and Life Insurance Company, for the Year ended 31st December 1898.

LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.	
Amount of Life Assurance Fund at the beginning of the Year	3,551,387	9	-	Claims under Life Policies (less Re-Assurances)	254,984	2	7	
	£.	s.	d.	Surrenders	21,538	16	1	
Premiums	359,107	19	2	Annuities	25,441	5	1	
Less Re-Assurances	36,873	18	1	Commission	15,005	15	-	
	322,234	1	1	Expenses of Management	27,909	19	1	
Consideration for Annuities granted	39,950	3	7	Income Tax on Annuities recovered against the Company from 1891 to date	2,507	1	2	
Interest and Dividends, less tax	146,729	4	-	Amount of Life Assurance Fund at 31st December 1898, as per Balance Sheet	3,713,902	5	2	
Fees for Registering Notices of Assignment	133	10	-		£.	4,000,584	4	2
Fines on Revival of Lapsed Policies	199	16	6					
	£.	4,000,584	4	2				

FIRE ACCOUNT.

	£.	s.	d.	£.	s.	d.		£.	s.	d.	
Amount of General Fire Reserve Fund at 31st December 1897	105,000	-	-				Losses by Fire, after deduction of Re-Assurances	59,473	11	2	
Amount of Premium Reserve for unexpired risks at 31st December 1897	25,000	-	-				Expenses of Management	23,291	3	6	
				130,000	-	-	Commission	22,079	3	8	
Premiums received, less Re-Assurances				137,908	18	9	Metropolitan and other Fire Brigades	765	2	-	
	£.	s.	d.				Amount carried to Profit and Loss Account	32,299	13	5	
Amount brought from Profit and Loss Account as addition to Reserve for unexpired risks	20,000	-	-				Amount of Fire Reserve Funds at the end of the Year, as per Balance Sheet	155,000	-	-	
As addition to the General Fire Reserve	5,000	-	-	25,000	-	-					
				£.	292,908	18	9	£.	292,908	18	9

ACCIDENT ACCOUNT.

	£.	s.	d.		£.
Premiums received, less Re-Assurances	8,698	5	2	Claims paid and outstanding at 31st December 1898	2,148 6 3
				Commission	958 5 11
				Expense of Management	810 4 3
				Balance carried forward, as per Balance Sheet	4,781 8 9
£.	8,698	5	2	£.	8,698 5 2

LAW UNION AND CROWN INSURANCE COMPANY—continued.

PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.	£.	s.	d.	
Balance at the beginning of the Year	51,666	18	5	Dividend to Shareholders for Year ended 31st December 1898	41,250	-	-				
Interest and Dividends not carried to other Accounts	23,383	12	1	Interest on Debenture Capital	11,212	14	4	52,462	14	4	
Profit realised (Fire Account)	32,299	18	5	Amount carried to Fire Account as additions—							
Fees on Transfers of Shares	23	15	-		£.	s.	d.				
				To Reserve Fund for unexpired risks	20,000	-	-				
				To General Fire Reserve Fund	5,000	-	-	25,000	-	-	
				Balance, as per Balance Sheet	-	-	-	29,901	9	7	
	£.	107,364	3	11				£.	107,364	3	11

BALANCE SHEET

Of the Law Union and Crown Fire and Life Insurance Company, on the 31st December 1898.

LIABILITIES.			£.	s.	d.	£.	s.	d.	ASSETS.			£.	s.	d.			
Share Capital	-	-	90,000	-	-				Mortgages on Property within the United Kingdom	-	1,450,742	3	7				
Debenture Capital	-	-	283,360	-	-				Mortgages on Property out of the United Kingdom	-	258,068	19	6				
						373,360	-	-	Loans on the Company's Policies	-	123,293	18	2				
Life Assurance Fund	-	-				3,713,202	5	2	Investments:								
Fire Reserve Fund	-	-				155,000	-	-	Indian and Colonial Government Securities	-	132,427	19	11				
Accident and Employers' Liability Account	-	-				4,781	8	9	Colonial Corporation Securities	-	85,993	12	8				
Profit and Loss Account	-	-				29,901	9	7	Foreign Government Securities	-	186,056	3	6				
						£.	4,276,245	3	6	Foreign Municipal Securities	-	55,714	4	8			
									Railway and Other Debentures and Debenture Stocks	-	592,516	5	11				
Claims under Life Policies admitted but not paid	-	-	58,210	1	-				Ordinary and Preference Shares	-	570,108	14	8				
Outstanding Fire Losses	-	-	12,309	1	10				Freehold and Leasehold Property	-	352,528	7	-				
Outstanding Accident Claims	-	-	1,639	19	4				County, Borough, and other Rent-charges	-	60,004	16	9				
Balances due to other Offices on Re-Assurance Premium Accounts	-	-	4,307	3	6				Reversions	-	234,930	5	4				
Annuities due and unpaid	-	-	496	4	6				Life Interests purchased	-	4,451	12	6				
Proprietors' Dividends outstanding	-	-	822	7	6									2,274,732	2	11	
Auditors' Fees	-	-	210	-	-				Loans on Personal Security	-	6,004	16	3				
Dividend accrued on Debenture Capital	-	-	962	2	-				*Agents' Balances	-	81,218	8	9				
						73,956	10	8	*Outstanding Premiums (Head Office)	-	13,366	5	7				
									*Outstanding interest due and accrued to 31st December 1898, less tax	-	50,916	10	11				
									Cash:								
									On Deposit	-	68,056	17	8				
									In hand and on Current Accounts	-	22,901	19	10				
						£.	4,350,202	3	2					£.	4,350,202	3	2

* Since paid or otherwise accounted for.

George M. Arnold, Chairman.
J. W. Watson, Deputy-Chairman.
Basil Field, Director,
A. Mackay, General Manager.

PELICAN LIFE INSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Pelican Life Insurance Company, for the Year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	1,409,299	11	8	Claims under Policies (after deduction of sums Re-assured):			
Premiums (after deduction of Re-assurances)	119,688	-	7	By Death	124,494	10	8
Consideration for Annuities granted	2,837	10	-	By Survivance	1,122	19	-
Interest and Dividends, less Income Tax	56,963	14	10	Annuities	1,345	-	-
Assignment and Transfer Fees	49	12	6	Surrenders	6,901	13	3
				Commission	6,674	15	1
				Expenses of Management	10,380	15	2
				Bonuses taken by Assured in Abatement of Premiums	1,588	6	9
				Bonuses taken by Assured in Cash	84	9	10
				Dividend and Bonus to Shareholders, declared May 1898	12,500	-	-
				Amount of Funds at the end of the Year, as per Second Schedule	1,423,745	19	10
£.	1,588,838	9	7	£.	1,588,838	9	7

BALANCE SHEET

Of the Pelican Life Insurance Company, on the 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Funds	1,220,517	2	9	Mortgages on Property within the United Kingdom	139,534	-	5
Capital 1,000,000/., of which is paid up 100,000				Loans on Funds in Trust	5,000	-	-
Provisional Fund	79,228	17	1	Loans on Life Interests and Reversions	316,810	9	2
Investment Reserve Fund	24,000	-	-	Loans on the Company's Policies	38,624	12	7
	203,228	17	1	Investments:			
Total Funds	1,423,745	19	10	Colonial Government Securities	47,560	2	-
Claims admitted (or intimated) but not paid	26,280	9	2	Colonial Municipal Securities	10,622	13	-
Annuity Outstanding	25	-	-	Foreign Government Securities	58,985	7	1
Sundry Sums owing	1,400	5	1	Foreign Municipal Securities	10,802	-	7
				Railway and other Debentures and Debenture Stocks	441,944	18	10
				Railway and other Shares (Preference and Ordinary)	243,826	6	11
				House Property (Freehold)	36,370	11	10
				Reversions	25,443	14	4
				Loans upon Personal Security	20,135	12	9
				Agents' Balances	8,073	13	4
				Outstanding Premiums	7,793	5	-
				Outstanding Interest	1,802	-	7
				Interest accrued but not due	6,701	10	4
				Cash:			
				On deposit	20,000	-	-
				„ Current account	11,420	15	4
£.	1,451,451	14	1		31,420	15	4
				£.	1,451,451	14	1

Examined and found correct.

Turquand, Youngs, Bishop & Clarke, } Auditors.
Robert C. Tucker,

John Lubbock, Chairman.
Hampden, } Directors.
R. K. Hodgson,
James Sorley, Actuary and General Manager.

LIFE ASSOCIATION OF SCOTLAND.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Life Association of Scotland, for the Year ending 5th April 1899.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the year	4,893,831	7	8	Claims under Policies payable on Death (less Re-Assurances)	316,809	6	4
Premiums (less Re-Assurances)	399,000	8	8	Claims under Policies payable on the Survivance of the Lives	20,877	13	1
Consideration for Annuities granted (less Re-Assurances)	43,695	13	2	Surrenders	12,476	11	5
Interest and Dividends	183,261	1	6	Annuities (less Re-Assurances)	45,839	15	4
Fines for Revival of Policies	248	10	8	Commission	13,943	15	4
Fees for Recording Assignments	235	15	-	Expenses of Management	43,208	12	4
	626,441	9		Dividends to Shareholders, and Interest on paid-up Capital	12,908	15	4
	£. 5,520,272	16	8	Cash Bonuses to existing Policyholders	13,389	12	-
				Income Tax	5,170	14	3
				Amount of Funds at the end of the year (as per Second Schedule)	5,035,648	1	3
					£. 5,520,272	16	8

BALANCE SHEET

Of the Life Association of Scotland, on the 5th April 1899.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital, paid up	87,500	-	-	Mortgages on Property within the United Kingdom	1,119,605	14	11
Assurance and Annuity Fund	4,948,148	1	3	Mortgages on Property out of the United Kingdom	48,924	19	5
Total Funds as per First Schedule	5,035,648	1	3	Loans on the Association's Policies	320,687	19	5
Claims intimated, but not paid	71,387	11	9	Investments:			
Annuities due, but not applied for	328	17	1	Colonial Government Securities	427,978	11	2
				Foreign Government Securities	18,088	7	4
				Colonial Municipal Securities	589,087	4	2
				Railway and other Debentures and Debenture Stocks	813,802	6	9
				Railway Rent Charge, Guaranteed, and Preference Stocks	894,611	5	4
				House Property	97,358	3	5
				Annuities	237,850	13	7
				Reversions	23,588	3	5
				Bank Stock	46,403	7	3
				Stock of the Association, purchased under their Act of Parliament, 16 & 17 Vict. c. 224, (10 <i>l.</i> 9 <i>s.</i> 4 <i>d.</i> per Share)	2,867	17	-
				Loans on Personal Security	700	-	-
				Loans on Statutory Public Rates	200,074	2	4
				Loans on Stock of the Association	650	-	-
				Office Furniture	50	-	-
				Stamps	60	4	4
				Outstanding Premiums (since received)	93,469	2	-
				Outstanding Interest	6,304	14	8
				Interest accrued, but not yet payable	54,402	10	-
				Deposits with Colonial Banks	66,511	18	9
				Cash:			
				On Deposit in Banks	521	10	11
				On Current Bank Account	43,765	13	11
					44,287	4	10
£. 5,107,364	10	1		£. 5,107,364	10	1	

Stair, Chairman,
 J. Hare,
 James Walker, } Directors.
 J. Turnbull Smith, Manager.

The above Statements exhibit a correct Abstract of the Revenue and Expenditure for the year to 5th April 1899, and of the Balance Sheet at the close of said year.

4th July 1899.

David Pearson, C.A., Auditor.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Liverpool and London and Globe Insurance Company, made by the Actuary.

N.B.—This Statement does not include the Policies of the Globe Insurance Company, which are given separately, *vide* pages 154 to 158.

I.

The valuation is made up to 31st December 1898.

II.

The principles upon which the valuation is made :—

The liability of the Company is ascertained by taking the difference between the present value of the sums assured and the present value of the future premiums, after deducting the loading.

The profits in the participating class are ascertained quinquennially. Nine-tenths of the profits of this class belong to the policy-holders, and the remaining one-tenth to the proprietors. The amount declared by the directors to be divisible is distributed by giving to policies entitled to participate reversionary bonuses for each year's premium paid.

The profits of the guaranteed bonus class are not distributed among the policy-holders as the result of the valuation, such profits being commuted by increasing assurances, otherwise called guaranteed bonuses.

The principles upon which the valuation is made are determined by the directors by virtue of the powers conferred on them by the deeds of settlement and Acts of Parliament of the Company.

III.

The tables of mortality used in the valuation are The Institute of Actuaries H^M(5) for ordinary whole life assurances of more than five years duration in the guaranteed bonus class and in the without bonus class; the H^M for the other assurances. The Endowments for children are valued at the total premium received, improved at 3 per cent. compound interest. The Annuities are valued by the Government Annuitants Table (Finlaison, 1883).

IV.

The rate of interest assumed in the calculations is 3 per cent. throughout for assurances and for annuities.

V.

The proportion of the annual premium income reserved as a provision for future expenses and profits is, in the participating class, the difference between the gross premiums and the net H^M premiums, amounting to 20·20 per cent. In the guaranteed bonus class, provision for future bonuses having already been made as regards the policy-holders (*vide* Summary Statement under heading 7) all future profits fall to the proprietors, and provision for expenses only has to be regarded. The proportion of annual premium income reserved in this class for future expenses is 12 per cent. of the gross premiums. On the one side are valued the original sums assured and accrued bonuses, plus the value of the future guaranteed bonuses, treated as "increasing assurances"; and on the other side the net H^M premiums for the original sums assured, plus the balance of the premiums, after providing the 12 per cent. for future expenses. In the non-bonus class the expenses are provided for by the difference between the gross premiums and the H^M net premiums, amounting to 9·05 per cent.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Liverpool and London and Globe Insurance Company, for Five Years, commencing 1st January 1894, and ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds at 1st January 1894	4,217,993	19	6	Claims under Policies (after deduction of sums re-assured)	1,166,548	8	2
Premiums after deduction of Re-Assurance	1,146,158	5	1	Surrenders	111,024	19	—
Consideration for Annuities Granted	1,020,647	2	3	Annuities	736,455	4	—
Interest and Dividends	908,422	11	5	Commission	55,736	16	—
Assignment Fees	494	12	6	Expenses of Management	78,010	12	4
Fines	203	17	1	Medical Fees	4,159	13	7
				Stamps	6,166	18	6
				Proprietors' portion of Profit	86,903	—	—
				Amount of Funds on 31st December 1898	5,048,914	16	3
£.	7,293,920	7	10	£.	7,293,920	7	10

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—continued.

VII.

SUMMARY AND VALUATION of the Policies of the Liverpool and London and Globe Insurance Company, as at 31st December, 1898.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF POLICIES FOR VALUATION.				VALUATION.				
	Number of Policies.	Sum Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	For Assurances: Institute of Actuaries' Hm. and Hm. (5).		For Annuities: Government Annuity (Finlaison, 1883).		Interest 3 per cent. for Assurances and Annuities.
					Sum Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.	
ASSURANCES.									
I.—WITH PARTICIPATION IN PROFITS.									
For Whole Term of Life—Single Lives	5,175	2,799,919	81,500	64,497	1,512,204	1,177,321	924,838	587,306	
Limited number of Premiums—Single Lives	165	158,565	7,771	6,535	79,223	62,459	51,977	27,246	
Ascending Premiums	135	66,200	1,042	827	30,014	36,076	28,632	1,282	
Payable at certain Age or previous Death	2,317	751,133	33,964	27,208	476,722	387,360	307,449	169,573	
Joint Lives	38	17,000	770	599	10,679	8,694	6,677	4,002	
Last of Two Lives	13	6,351	109	84	2,122	2,284	1,735	367	
Extra Premiums for Foreign Residence and Travel	—	—	643	—	643	—	—	643	
TOTAL Assurances, with Participation in Profits	7,843	3,798,868	125,799	99,750	2,111,607	1,674,194	1,321,308	790,290	
Deduct Re-assurances	—	256,256	7,892	6,392	139,040	103,618	82,390	56,650	
Net Assurances, with Participation in Profits	7,843	3,543,612	117,907	93,358	1,972,567	1,570,576	1,238,918	733,640	
II.—WITH GUARANTEED BONUS.									
For Whole Term—Single Lives	2,792	2,139,186	37,172	28,801	1,600,443	296,588	227,597	1,372,846	
Provision for future Guaranteed Bonuses treated as "Increasing Insurances at fixed rates of Premium"	—	—	—	3,910	218,123	—	33,400	184,723	
With Guaranteed Bonus applied to Permanent Reduction of Premium	149	87,923	1,448	1,231	63,907	12,061	10,252	53,655	
Whole Term—Single Lives, Limited number of Premiums	2	1,688	36	32	1,380	94	85	1,253	
Joint Lives	1	147	4	4	129	16	14	115	
Extra Premiums for Foreign Residence and Travel	—	—	119	—	119	—	—	119	
TOTAL Assurances, with Guaranteed Bonus	2,944	2,228,044	38,770	33,978	1,884,081	308,759	271,348	1,612,733	
Deduct Re-assurances	—	31,637	867	705	25,810	4,703	3,798	22,012	
Net Assurances, with Guaranteed Bonus	2,944	2,197,307	27,912	33,273	1,858,271	304,056	267,550	1,590,721	
III.—WITHOUT BONUS.									
For Whole Term—Single Lives	2,641	2,201,261	63,247	57,835	1,411,142	732,342	665,931	745,211	
Limited number of Premiums—Single Lives	42	51,666	2,697	2,417	30,063	15,962	14,311	15,752	
Payable at certain Age or previous Death	432	152,108	6,491	5,772	115,087	49,000	43,445	71,639	
Endowments, payable only at a certain Age	4	1,250	88	61	792	511	400	332	
Joint Lives	64	23,642	1,046	905	16,174	10,452	9,028	7,146	
Last of Two or more Lives	81	64,700	1,964	1,975	31,750	15,961	14,027	17,723	
Contingent Survivorship	104	113,139	1,523	1,354	16,804	10,088	8,976	7,922	
Endowments of Children	208	41,938	2,011	—	19,733	—	—	19,733	
Ascending Premiums	136	124,100	2,208	1,962	61,911	66,546	59,152	2,750	
Short Term—Single Lives	79	126,563	3,606	—	4,297	—	—	4,297	
Issue Cases	9	18,700	—	—	1,102	—	—	1,102	
Special Contingencies (see page 151)	9	19,120	495	—	4,955	—	—	4,955	
Extra Premiums for Foreign Residence and Travel	—	—	330	—	330	—	—	330	
TOTAL Assurances, without Bonus	3,809	2,908,277	84,816	71,231	1,714,300	900,872	815,333	806,967	
Deduct Re-assurances	—	565,230	15,170	11,429	279,520	178,296	160,717	118,812	
Net Assurances, without Bonus	3,809	2,433,047	69,646	59,802	1,434,771	722,576	654,616	788,155	
Adjustment for prompt payment of Claims, Revival of Lapsed Policies, and possible Fall in Rate of Interest—	—	—	—	—	—	—	—	10,000	
Participating Class	—	—	—	—	—	—	—	82,062	
Other Classes	—	—	—	—	—	—	—	92,062	
ANNUITIES.									
Immediate	3,094	174,767	—	—	1,516,936	—	—	1,516,936	
Reversionary	25	3,852	723	603	15,590	4,782	3,985	11,605	
TOTAL Annuities	3,119	178,619	723	603	1,532,526	4,782	3,985	1,528,541	
TOTAL of the Results	17,715	8,173,996 Annuities. 178,619	226,188	187,986	6,798,135	2,601,965	2,165,069	4,725,129	

VALUATION BALANCE SHEET of the Liverpool and London and Globe Insurance Company, as at 31st December 1898.

Net Liability under Assurance and Annuity transactions, as per Summary Statement above	£.	s.	d.	Life Assurance and Annuity Funds (as per Balance Sheet, under Schedule 4)	£.	s.	d.	
	4,725,128	-	-	Portion of Proprietors' Surplus carried to Profit and Loss Account under Schedule 3	5,048,914	16	3	
Surplus	410,689	16	3		86,903	-	-	
	£.	5,135,817	16	3	£.	5,135,817	16	3

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—*continued.*

VIII.

All policies in the participating class which have been in force for one or more years share in the division of profits, whilst policies of less than one year's standing rank in the quinquennial division next following for the full number of annual premiums paid.

The policy holders in the guaranteed bonus class do not share in the profits according to the ordinary technical application of the term, their bonuses being commuted, and fixed as part of the policy, at the outset of the insurance. These guaranteed bonuses commenced on each policy respectively after five annual payments of premium, and irrespective of the dates of valuation.

IX.

The results of the Valuation are as follows :—

(1.) The total amount of profit made by the Company, including 107,308*l.* 15*s.* 7*d.* accumulated surplus arising out of the valuation of the previous quinquennium then left in reserve, is 410,689*l.* 16*s.* 3*d.*, dealt with as follows :—

To Participating Policy Holders, 142,029*l.* 10*s.* To Profit and Loss Account, 86,903*l.* Surplus still left in Reserve, 181,757*l.* 6*s.* 3*d.*

(2.) The amount of profit divided among the policy holders in the participating class is 142,029*l.* 10*s.*, including 2,242*l.* 10*s.* interim bonuses paid during the quinquennium, and to the proprietors as their proportion of profits 15,800*l.* The number of policies participating is 7,154, and the amount thereby assured is 3,129,782*l.* A sum of 18,990*l.* 14*s.* 8*d.* has been held in reserve undivided. As regards policies in the guaranteed bonus class, *vide* answer under heading 8. The number of policies in this class is 2,944, and the original sum assured thereby 1,468,884*l.*, or, including vested bonuses, 2,228,944*l.*, and of the vested bonuses of 760,060*l.*, the amount added during the present quinquennium is 206,743*l.*

(3.) Specimens of bonuses allotted to policies for 100*l.*, effected at the respective ages of 20, 30, 40 and 50, and having been in force for five, ten, fifteen, or twenty years respectively, together with the amounts apportioned under the various modes in which the bonus may be received.

Age at Entry.	FIVE YEARS IN FORCE.			TEN YEARS IN FORCE.			FIFTEEN YEARS IN FORCE.			TWENTY YEARS IN FORCE.		
	Reversionary Bonus.	Amount in Cash.	Annual Reduction of Premium for Life.	Reversionary Bonus.	Amount in Cash.	Annual Reduction of Premium for Life.	Reversionary Bonus.	Amount in Cash.	Annual Reduction of Premium for Life.	Reversionary Bonus.	Amount in Cash.	Annual Reduction of Premium for Life.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	8 15 -	2 19 -	- 2 9	8 15 -	3 4 7	- 3 3	8 15 -	3 10 9	- 3 9	8 15 -	3 17 6	- 4 5
30	8 15 -	3 10 9	- 3 9	8 15 -	3 17 6	- 4 5	8 15 -	4 5 1	- 5 4	8 15 -	4 13 3	- 6 6
40	8 15 -	4 5 1	- 5 4	8 15 -	4 13 3	- 6 6	8 15 -	5 1 11	- 8 1	8 15 -	5 10 11	- 10 2
50	8 15 -	5 1 11	- 8 1	8 15 -	5 10 11	- 10 2	8 15 -	5 19 9	- 13 2	8 15 -	6 8 4	- 17 3

NOTE.—Specimens cannot be given for twenty-five years and upwards, as no Policy in this Class has been so long in force.

The following Table exhibits specimens of Guaranteed Bonuses allotted to Policies, in that class (closed in 1875 to new entrants) for 100*l.* effected at the respective ages of 20, 30, 40, and 50, together with the amounts apportioned under the various modes in which the Bonus might be received.

Scale of Guaranteed Bonus Additions per Cent.

Age next Birthday.	After 10 Annual Payments Bonus added to each 100 <i>l.</i> Insured.	Annual Bonus after 10th Payment in addition to Periodical Bonuses every 10 Years.	After 20 Annual Payments. Total of Periodical and Annual Bonus continued until Bonus reaches 100 <i>l.</i>	After 30 Annual Payments. Total of Periodical and Annual Bonus continued until Bonus reaches 100 <i>l.</i>	After 40 Annual Payments. Total of Periodical and Annual Bonus continued until Bonus reaches 100 <i>l.</i>
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	3 1 8	- 16 2	24 5 -	48 10 -	80 16 8
30	11 8	- 17 2	25 15 -	51 10 -	85 16 8
40	9 11 8	- 10 2	26 15 -	57 10 -	95 16 8
50	11 1 8	- 2 2	28 5 -	66 10 -	100 - -

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—continued.

IX.—continued.

Reduced Premium after 10 Annual Payments, in lieu of all Guaranteed Bonus.
Reduced Premium per 100*l*.

Age next Birthday.	Original Premium.	Reduced Premium.	Reduced per Cent.
	£. s. d.	£. s. d.	
20	1 19 -	1 6 1	33·19
30	2 9 5	1 12 9	33·77
40	3 5 5	2 2 9	34·63
50	4 12 7	2 19 1	36·22

S. Sandbach Parker, Chairman.
Hugh H. Nicholson,
Hugh L. Smyth, } Directors.
Jno. M. Done, Secretary to the Company
Aug. Hendriks, Actuary.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Liverpool and London and Globe Insurance Company, on the 31st day of December 1898.

N.B.—This Statement does not include the Policies of the Globe Insurance Company, which are given separately.
vide pages 154 to 158.

I.

Annual Premium for the Whole Term of Life to secure 100*l*. at Death.

Age next Birthday.	Without Bonus.	With Participation in Profits.	Age next Birthday.	Without Bonus.	With Participation in Profits.	Age next Birthday.	Without Bonus.	With Participation in Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
20	1 12 5	1 17 8	35½	2 8 10	2 17 1	50½	4 1 1	4 13 4
20½	1 12 9	1 18 1	36	2 9 7	2 18 -	51	4 2 8	4 15 5
21	1 13 2	1 18 7	36½	2 10 4	2 18 10	51½	4 4 5	4 17 8
21½	1 13 6	1 19 1	37	2 11 1	2 19 9	52	4 6 2	5 - -
22	1 13 11	1 19 7	37½	2 11 10	3 - 8	52½	4 8 -	5 2 3
22½	1 14 4	2 - 1	38	2 12 8	3 1 7	53	4 9 11	5 4 7
23	1 14 9	2 - 8	38½	2 13 6	3 2 7	53½	4 11 11	5 6 11
23½	1 15 2	2 1 2	39	2 14 4	3 3 7	54	4 14 -	5 9 3
24	1 15 8	2 1 9	39½	2 15 2	3 4 6	54½	4 16 1	5 11 11
24½	1 16 1	2 2 4	40	2 16 1	3 5 6	55	4 18 3	5 14 8
25	1 16 6	2 2 11	40½	2 17 -	3 6 6	55½	5 - 5	5 17 5
25½	1 17 -	2 3 6	41	2 17 11	3 7 6	56	5 2 8	6 - 3
26	1 17 6	2 4 2	41½	2 18 10	3 8 6	56½	5 5 -	6 3 4
26½	1 18 -	2 4 9	42	2 19 10	3 9 6	57	5 7 5	6 6 5
27	1 18 6	2 5 5	42½	3 - 10	3 10 6	57½	5 9 11	6 9 7
27½	1 19 -	2 6 1	43	3 1 10	3 11 7	58	5 12 5	6 12 10
28	1 19 6	2 6 9	43½	3 2 10	3 12 8	58½	5 15 -	6 16 1
28½	2 - -	2 7 4	44	3 3 11	3 13 9	59	5 17 8	6 19 5
29	2 - 7	2 8 -	44½	3 5 -	3 14 10	59½	6 - 6	7 2 8
29½	2 1 1	2 8 7	45	3 6 2	3 16 -	60	6 3 4	7 5 11
30	2 1 8	2 9 3	45½	3 7 4	3 17 3	60½	6 6 5	7 8 11
30½	2 2 3	2 9 10	46	3 8 7	3 18 7	61	6 9 7	7 12 -
31	2 2 10	2 10 5	46½	2 9 10	3 19 11	61½	6 12 11	7 15 3
31½	2 3 5	2 11 1	47	3 11 1	4 1 3	62	6 16 3	7 18 7
32	2 4 1	2 11 9	47½	3 12 4	4 2 9	62½	6 19 9	8 1 10
32½	2 4 9	2 12 5		3 13 8	4 4 3	63	7 3 4	8 5 1
33	2 5 5	2 13 2	48	3 15 -	4 5 11	63½	7 7 -	8 8 9
33½	2 6 1	2 13 11	49	3 16 5	4 7 8	64	7 10 9	8 12 6
34	2 6 9	2 14 8	49½	3 17 11	4 9 5	64½	7 14 9	8 16 7
34½	2 7 5	2 15 5	50	3 19 6	4 11 3	65	7 18 9	9 - 9
35	2 8 1	2 16 3						

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—continued.

II. and III.

The Total Amount Assured on Lives for the Whole Term of Life which are in existence at this date ; also the Amount of Premiums receivable annually in respect of same, for each Year of Life, after deducting the Abatements made by the application of Bonuses.

Present Age.	PARTICIPATING ASSURANCES.				WITH GUARANTEED BONUS ASSURANCES.				WITHOUT BONUS ASSURANCES.		
	Sums Assured.	Reversionary Bonus.	Total Yearly Premium.	Extra Premium.	Sums Assured.	Reversionary Bonus.	Total Yearly Premium, less Reduction by Bonus.	Extra Premium.	Sums Assured.	Total Yearly Premium.	Extra Premium.
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
16	400	—	6-733	25	—	—	—	—	—	—	—
17	800	—	13-400	—	—	—	—	—	—	—	—
18	800	—	14-212	—	—	—	—	—	—	—	—
19	1,150	—	20-146	—	—	—	—	—	—	—	—
20	750	—	13-200	—	—	—	—	—	—	—	—
21	—	—	—	—	—	—	—	—	—	—	—
22	2,750	56-025	49-198	2-5	—	—	—	—	480	7-333	—
23	1,750	—	33-532	5	—	—	—	—	1,075	17-713	5-5
24	7,850	13-1	157-016	1	—	—	—	—	4,000	63	—
25	14,800	85-7	281-167	—	—	—	—	—	500	8-305	2
26	19,000	749-6	383-666	15	—	—	—	—	4,862-5	89-053	—
27	27,300	79-6	576-033	30-5	—	—	—	—	1,400	26-408	—
28	39,450	498-75	835-975	2	—	—	—	—	20,610	363-801	—
29	24,975	385-4	530-153	3	—	—	—	—	3,400	59-879	—
30	28,066-15	518-75	585-257	—	—	—	—	—	10,720	196-50	1-5
31	43-034	436	741-565	3-5	—	—	—	—	34,325	591-243	14-5
32	25,300-667	383-55	592-022	38-167	—	—	—	—	8,683-333	160-450	53-333
33	43,350	656-25	992-445	—	—	—	—	—	13,761	268-696	20
34	50,275	757-65	1,197-712	7-5	—	—	—	—	11,490	252-519	1-25
35	59,250	1,230-2	1,438-738	—	—	—	—	—	103,508-75	2,233-824	5-25
36	89,614-3	5,886-8	2,085-444	16-5	—	—	—	—	25,435	495-559	—
37	54,550	1,514-85	1,392-488	6	—	—	—	—	18,238	289-200	—
38	72,513-9	1,904-475	1,828-136	12-5	—	—	—	—	13,574-25	304-284	—
39	75,662-5	2,383-9	1,892-982	28-913	100	—	1-108	—	42,294-183	909-220	—
40	80,458-96	2,785	2,062-174	14-833	—	—	—	—	30,932-5	663-135	5
41	126,814-167	4,191-15	3,630-955	14-85	1,100	296-73	19-892	—	43,250	1,022-179	—
42	102,817	6,849-2	2,722-349	17-625	800	217-6	14-867	—	50,907	1,173-088	—
43	100,017-9	5,506-3	2,782-485	108-75	500	139-2	9-35	—	27,826-1	650-390	—
44	80,000-299	6,158-275	2,241-278	32-242	1,500	503-048	27-15	—	51,207-5	1,290-582	20
45	86,907-5	7,749-9	2,352-882	5-75	2,100	701-423	38-670	—	32,785	767-950	2-5
46	80,637-725	5,082-683	2,284-838	—	2,308-333	641-224	47-984	—	38,770-833	1,000-900	15-417
47	78,222-6	7,792-15	2,247-733	2-1	2,350	677-116	47-946	3	167,794	4,185-952	11-375
48	94,833-3	7,171-3	2,641-106	14-117	10,603-217	3,043-843	217-608	—	140,137-5	3,279-172	2-1
49	101,367-616	7,970-96	3,103-060	20	16,641-25	5,087-199	345-033	21-308	20,667-1	767-570	2-833
50	85,707-1	7,569-125	2,583-490	23-5	10,704-167	2,091-590	203-368	—	34,268-420	822-41	—
51	68,138-117	6,188-85	2,188-090	3	18,800	5,130-308	822-644	—	48,833-333	1,158-801	—
52	77,058-75	6,521-9	2,530-153	37-5	27,096-606	6,350-870	489-154	—	62,175-65	1,960-342	19-25
53	70,789-5	7,908-075	2,260-979	11-5	18,995-833	6,858-465	424-548	—	42,394-5	1,185-872	10
54	63,170-567	6,683	2,063-034	5	20,727-833	6,350-726	437-525	—	19,561-083	491-648	—
55	60,556	4,301-95	1,940-958	7-083	25,266-666	9,219-808	580-506	6-5	82,441-216	2,134-316	2-55
56	57,966-5	5,671-6	2,090-648	—	29,944-388	12,174-124	672-716	—	54,332-8	1,560-281	—
57	52,098-8	5,658-55	1,919-492	—	31,600-332	12,180-038	667-407	8-5	71,497-233	2,178-063	9-367
58	71,054	4,466-9	3,191-089	0-25	60,710-667	27,525-666	1,430-735	20-937	58,396-558	1,603-764	20-108
59	58,075	5,371-85	2,533-243	—	51,466-666	10,557-936	1,214-741	6-771	57,356-833	1,809-478	43-75
60	31,951	3,841-55	1,294-399	3-5	32,578-334	14,196-738	806-823	4-65	45,074-1	1,050-014	2-5
61	46,187-5	3,560-1	2,065-297	—	52,433-332	23,095-264	1,306-037	—	59,787	1,829-411	2-5
62	33,542-2	3,053-2	1,612-838	—	56,382-617	26,368-765	1,392-536	—	31,050	803-231	5
63	32,519-8	2,644-15	1,613-918	1-25	58,028-366	25,927-815	1,447-814	—	41,541-166	1,359-245	—
64	26,570-833	3,873-1	1,242-060	—	70,904-833	33,155-568	1,874-718	6	57,788-233	1,701-734	—
65	16,550	1,827-8	571-641	—	62,977-700	32,850-958	1,628-062	1	51,988-333	1,572-159	4
66	28,950	2,758-85	1,534-742	—	62,884-849	32,260-736	1,419-582	—	43,162-45	1,649-184	—
67	18,800	2,156-6	1,027-989	—	56,435-700	39,508-163	1,483-009	2-554	27,471-687	812-754	—
68	6,508-333	691-95	325-748	—	53,471-416	28,827-169	1,412-742	—	28,964-879	950-334	—
69	11,691-667	1,979-55	596-043	—	58,287-333	34,335-574	1,442-808	—	24,638-333	882-958	—
70	8,750	1,061-3	486-484	—	55,648-067	33,340-450	1,508-275	—	38,347	1,419-557	—
71	37,064	9,784-25	1,676-000	—	63,037-667	34,523-489	1,781-349	5	27,521-083	977-108	—
72	11,820	1,749-45	481-942	—	54,035-033	36,264-452	1,496-065	31-5	27,820-817	1,030-778	—
73	5,257	161-5	478-276	—	47,247-167	30,455-317	1,406-736	—	46,821-687	1,723-075	—
74	3,300	423-5	248-213	—	35,450	23,090-104	983-461	—	34,051-667	1,034-778	6-087
75	4,417	419-06	303-063	—	57,501-084	34,125-021	1,633-773	—	52,766-667	1,649-705	—
76	5,278	584-4	241-770	—	43,065-616	25,357-247	1,545-708	—	22,158-946	803-580	—
77	2,320	437-5	183-122	—	35,005-733	19,137-514	994-562	—	15,748-8	586-918	—
78	900	97-1	71-942	—	24,067-333	18,062-823	787-336	—	14,433-4	534-352	—
79	1,500	222-25	117-558	—	30,261-710	17,706-672	949-971	—	19,623-333	911-007	—
80	500	122-5	39-292	—	18,787-45	13,067-995	565-828	—	22,500	837-290	—
81	1,500	446-25	104-563	—	34,208-333	22,152-845	1,340-620	—	17,074	615-237	—
82	250	54-2	22-388	—	15,199-95	11,106-408	423-188	—	13,000	356-108	—
83	1,400	416-5	109-692	—	14,725-95	11,555-047	485-897	—	10,613-284	306-389	—
84	—	—	—	—	9,298-75	7,719-024	242-682	—	7,149-5	289-561	—
85	—	—	—	—	19,490-783	6,004-45	406-516	—	1,520	48-091	—
86	—	—	—	—	8,349	6,900-976	254-623	—	1,700	66-941	—
87	—	—	—	—	6,300	2,835-871	122-879	—	3,500	148-192	—
88	—	—	—	—	1,699-95	555-954	45-909	—	2,650	168-588	—
89	—	—	—	—	1,850	129-2	47-209	—	9,550	313-125	—
90	—	—	—	—	1,600	1,387-841	65-406	—	400	10-982	—
91	—	—	—	—	1,000	626	38-3	—	1,450	75-261	—
92	—	—	—	—	300	263-025	20-25	—	1,000	68-067	—
93	—	—	—	—	150	129-525	9-55	—	3,000	115-124	—
94	—	—	—	—	700	700	38-033	—	—	—	—
95	—	—	—	—	—	—	—	—	—	—	—
96	—	—	—	—	—	—	—	—	—	—	—
97	—	—	—	—	—	—	—	—	—	—	—
98	—	—	—	—	—	—	—	—	8,000	320	—
£.	2,617,600-241	182,019-008	81,500-110	406-680	1,467,684-574	759,425-096	32,619-251	118-720	2,261,260-593	63,246-865	278-445

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—continued.

II. and III—continued.

The Re-Assurances corresponding with the above.

Present Age.	PARTICIPATING ASSURANCES.			WITH GUARANTEED BONUS ASSURANCES.			WITHOUT BONUS ASSURANCES.	
	Sums Assured.	Reversionary Bonus.	Total Yearly Premium.	Sums Assured.	Reversionary Bonus.	Total Yearly Premium, less reduction by Bonus.	Sums Assured.	Total Yearly Premiums.
	£.	£.	£.	£.	£.	£.	£.	£.
26	3,000	262·5	61·375	-	-	-	-	-
28	6,000	297·5	132·042	-	-	-	1,500	28·875
31	5,000	175	-	-	-	-	-	-
34	4,000	140	104·833	-	-	-	-	-
35	4,500	218·75	122·433	-	-	-	78,303	1,680·773
36	31,500	5,578·8	665·729	-	-	-	-	-
38	5,000	607·75	122·725	-	-	-	-	-
39	5,500	236·5	167·687	-	-	-	-	-
40	8,000	472·5	233·708	-	-	-	5,000	117·917
41	29,500	1,025	938·997	-	-	-	5,000	101·458
42	-	-	-	-	-	-	18,000	435
43	22,000	1,535·942	706·666	-	-	-	-	-
44	5,000	157·5	166·25	-	-	-	2,000	63·333
45	2,000	-	38·583	-	-	-	3,000	52·75
46	1,000	87·5	33·75	-	-	-	-	-
47	3,000	144	111·125	-	-	-	103,180·45	2,803·944
48	8,300	1,822·025	243·559	-	-	-	107,000	2,492·502
49	1,000	61·25	39·292	-	-	-	-	-
50	3,595·1	335·828	90·5	-	-	-	1,250	41·354
51	-	-	-	-	-	-	2,000	49·917
52	2,000	-	55	-	-	-	14,000	461·625
55	12,000	1,680	240	-	-	-	22,500	501·792
56	3,000	315	140	-	-	-	2,500	55·937
57	-	-	-	-	-	-	11,800	413·949
58	2,000	361	76·417	-	-	-	2,000	59
59	2,500	187·5	132·604	-	-	-	-	-
60	1,600	-	52·4	-	-	-	3,000	70·833
61	-	-	-	-	-	-	3,000	110·5
62	1,000	-	35·583	2,000	904	50·417	4,000	105·834
64	4,000	1,190	168·5	-	-	-	3,500	162
65	-	-	-	4,000	-	104·5	4,000	121·667
66	-	-	-	-	-	-	2,000	102·667
68	-	-	-	2,500	1,475·925	63·854	-	-
71	28,000	6,974·2	1,253·833	-	-	-	-	-
72	-	-	-	-	-	-	800	56
73	-	-	-	-	-	-	10,800	313·8
74	-	-	-	1,000	660	25·5	-	-
75	-	-	-	-	-	-	18,000	433·833
76	-	-	-	3,000	-	128·25	-	-
79	-	-	-	-	-	-	5,000	288·417
80	-	-	-	-	-	-	4,205·804	181·791
81	-	-	-	10,000	2,963·579	447·917	2,500	75
82	-	-	-	2,000	1,133·2	46·667	2,890·896	76·875
89	-	-	-	-	-	-	2,000	60
98	-	-	-	-	-	-	3,000	120
	203,995·1	23,866·045	6,133·591	24,500	7,136·704	867·105	447,730·15	11,639·343

MEMO.—There are no extra Premiums payable on the above Re-assurances.

IV., V., and VI.,

The Total Amount Assured at this date under classes of Assurance Business other than for the whole term of life, together with the Amount of Premiums receivable annually, and the Total Amount of Premium which has been received.

PARTICIPATING ASSURANCES.

	Sum Assured.	Bonus Additions.	Office Premium.	Extra Premium.	Total Premium received.
	£.	£.	£.	£.	£.
Limited number of Premiums - - -	154,362·5	4,202·1	7,770·696	3	37,237·833
Ascending Premiums - - - - -	66,200	-	1,041·437	9	3,498·1
Payable at Certain Age or previous Death	730,321·117	20,812·063	33,964·408	130·663	208,650·075
Joint Lives - - - - -	15,950	1,050	770·454	3	6,875·821
Last of Two Lives - - - - -	6,250	101·5	109·271	75	490·906
	973,083·617	26,165·663	43,656·266	146·413	256,752·737

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—continued.

IV., V., and VI.—continued.

	WITH GUARANTEED BONUS ASSURANCES.					WITHOUT BONUS ASSURANCES.			
	Sum Assured.	Bonus Additions.	Office Premium.	Extra Premium.	Total Premium Received.	Sum Assured.	Office Premium.	Extra Premium.	Total Premium Received.
	£.	£.	£.	£.	£.	£.	£.	£.	£.
Limited number of Premiums -	1,100	587·5	36·25	—	1,123·708	51,665·833	2,698·596	3·333	17,933·692
Payable at Certain Age or Death	—	—	—	—	—	152,198·025	6,490·587	18·583	79,848·142
Endowments payable only at Certain Age	—	—	—	—	—	1,250	67·854	—	266·008
Joint Lives -	100	47·5	4·183	—	177·792	23,642	1,046·583	—	14,800·771
Last of two or more Lives -	—	—	—	—	—	64,700	1,098·987	6·875	18,789·537
Contingent Survivorship -	—	—	—	—	—	113,139·2	1,522·946	5·5	18,025·475
Endowments of Children -	—	—	—	—	—	41,937·583	2,011·292	—	16,836·142
Ascending Premiums -	—	—	—	—	—	124,100	2,208·254	3	4,906·346
Short Term -	—	—	—	—	—	126,568	3,605·913	14·5	8,381·442
Issue Cases -	—	—	—	—	—	18,700	—	—	1,223·179
*Special Contingencies -	—	—	—	—	—	19,120	494·604	—	4,658·696
£.	1,200	635	40·433	—	1,301·5	737,015·641	21,237·516	51·791	185,664·430

* Deferred Assurances with Premiums ceasing at Death, Survivorships combined with Issue and other Contingencies.

The Re-Assurances corresponding with the above.

	PARTICIPATING ASSURANCES.				WITHOUT BONUS ASSURANCES.		
	Sum Assured.	Bonus Additions.	Office Premium.	Total Premium Paid.	Sum Assured.	Office Premium.	Total Premium Paid.
	£.	£.	£.	£.	£.	£.	£.
Limited number of Premiums -	13,000	1245	922·625	1,427·458	4,000	238	1,666
Payable at certain Age or Death	13,000	1,150	835·988	3,769·733	—	—	—
Last of two or more Lives -	—	—	—	—	8,500	166·25	1,922·5
Contingent Survivorships -	—	—	—	—	12,500	198·188	3,517·703
Short Term -	—	—	—	—	34,000	2,550·416	3,949·33
Ascending Premiums -	—	—	—	—	28,500	879·854	512·791
£.	26,000	1,395	1,758·563	5,188·191	117,500	3,530·298	11,568·324

MEMO.—There are no Extra Premiums payable on above Re-assurances.

VII.

The Immediate Annuities at this date :—

ON SINGLE LIVES.

Present Age.	Amount of Annuity. Male.		Amount of Annuity. Female.		Total.	Present Age.	Amount of Annuity. Male.		Amount of Annuity. Female.		Total.	
	£.	s. d.	£.	s. d.	£. s. d.		£.	s. d.	£.	s. d.	£. s. d.	
96	80	- -	—	—	80 - -	62	2,297	9 7	1,987	13 2	4,285 2 9	
95	57	3 6	—	—	57 3 6	61	423	11 3	2,494	9 10	2,918 1 1	
94	—	—	51	14 4	51 14 4	60	855	18 7	2,154	12 2	3,010 10 9	
93	—	—	159	1 8	159 1 8	59	1,082	13 9	2,580	13 8	3,663 7 5	
92	—	—	20	4 0	20 4 -	58	1,179	19 8	1,427	6 9	2,607 6 5	
90	—	—	543	6 2	543 6 2	57	829	14 6	2,174	9 4	3,004 3 10	
89	—	—	393	8 5	393 8 5	56	999	5 4	1,448	4 7	2,447 9 11	
88	17	10 6	352	10 11	370 1 5	55	920	8 7	2,470	1 1	3,390 9 8	
87	395	13 9	563	5 2	958 18 11	54	103	3 8	1,383	14 -	1,486 17 8	
86	133	6 2	575	15 3	709 1 5	53	335	19 8	809	16 3	1,145 15 11	
85	958	3 2	1,068	7 7	2,026 10 9	52	444	12 8	1,011	5 3	1,455 17 11	
84	431	19 6	1,629	14 -	2,061 13 6	51	553	6 11	913	- 8	1,466 7 7	
83	697	9 3	906	8 6	1,603 17 9	50	610	15 4	640	9 11	1,251 5 3	
82	870	14 6	2,272	14 6	3,143 9 -	49	113	10 8	363	9 6	477 - 2	
81	1,194	8 6	1,496	3 7	2,690 12 1	48	445	2 6	610	7 7	1,055 10 1	
80	1,577	9 2	3,396	13 6	4,974 2 8	47	326	2 0	97	3 4	423 5 4	
79	830	8 10	1,793	18 3	2,624 7 1	46	210	2 9	694	10 7	904 13 4	
78	1,644	15 11	3,567	- 4	5,211 16 3	45	1,137	7 6	375	9 5	1,512 16 11	
77	2,635	2 8	3,286	19 5	5,922 2 1	44	517	4 9	109	17 -	627 1 9	
76	1,289	6 4	2,637	5 4	3,926 11 8	43	—	—	274	3 6	274 3 6	
75	1,966	19 5	2,811	12 -	4,778 11 5	42	101	8 6	154	13 -	256 1 6	
74	4,306	1 8	4,601	7 3	8,907 8 11	41	109	7 6	206	16 5	316 3 11	
73	1,767	5 1	4,340	9 3	6,107 14 4	40	142	7 11	198	17 2	341 5 1	
72	2,709	11 11	4,554	11 7	7,264 3 6	39	200	- -	34	19 2	234 19 2	
71	2,176	18 1	5,040	17 5	7,217 15 6	38	43	13 2	113	17 10	157 11 -	
70	3,148	17 2	4,556	1 -	7,704 18 2	37	—	—	97	10 3	97 10 3	
69	4,428	7 -	3,353	16 5	7,782 3 5	36	16	10 2	—	—	16 10 2	
68	2,668	6 7	4,639	16 2	7,308 2 9	35	53	12 3	121	13 9	175 6 3	
67	3,322	11 7	3,743	5 9	7,065 17 4	34	—	—	247	17 2	247 17 2	
66	2,290	3 9	4,748	11 6	7,038 15 3	33	—	—	58	- -	58 - -	
65	1,079	- 1	2,741	9 2	3,820 9 3	32	10	11 4	40	19 -	51 10 4	
64	1,377	19 7	3,324	1 6	4,702 1 1	28	—	—	14	5 6	14 5 6	
63	776	- 8	3,208	13 11	3,984 14 7	25	54	- -	28	4 4	82 4 4	
£.	58,949 15 1		101,717 15 -		160,667 10 1							

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—continued.

VII.—continued.

On Two or More Lives (Joint Life or Lives and Survivor).

Older Life.	Younger Life.	Amount of Annuity.	Older Life.	Younger Life.	Amount of Annuity.	Older Life.	Younger Life.	Amount of Annuity.	Older Life.	Younger Life.	Amount of Annuity.
		£. s. d.			£. s. d.			£. s. d.			£. s. d.
91	83	8 1 9	76	62	15 6 4	60	60	70 - -	59	58	23 6 -
88	82	110 5 -		59	20 19 -	68	68	66 6 8		56	107 10 10
86	66	12 13 6	75	74	37 11 8		65	26 2 -		49	27 2 6
	79	44 16 6		72	204 5 4		63	55 16 -	58	58	300 - -
	77	22 12 4		71	55 - -		61	66 5 -		57	210 - -
85	83	200 - -		70	35 1 3		60	26 2 8		53	40 - -
84	82	63 - 10		64	50 - -		59	133 13 -		52	50 - -
	80	235 - -		63	41 12 -		58	49 2 6		50	11 8 -
	79	80 8 10		58	124 1 8		57	39 - 8		45	50 - -
	78	50 - -	74	69	27 2 8		55	57 14 -	57	57	100 - -
	40	20 - -		51	22 17 4		52	60 18 -		54	16 4 6
83	81	47 18 -	73	73	61 2 7	67	65	19 6 1		52	108 16 8
	77	30 - -		70	348 8 10		63	96 18 1	56	55	100 - -
	68	470 15 8		69	108 - -		60	114 7 6		54	29 3 4
82	82	200 - -		68	61 12 2		58	50 - -	55	55	50 - -
	80	50 - -		67	12 - -		55	50 - -		51	54 3 4
81	77	41 7 8		66	26 - -		54	106 10 -		46	15 11 -
	76	100 - -		64	10 - -	66	63	100 - -	54	53	150 - -
	72	70 - -		61	34 8 4		62	50 1 3		52	33 1 -
	70	124 7 6	72	71	80 - -		61	74 5 -		50	47 10 -
	61	50 3 4		70	95 5 8		57	20 - -		49	15 - -
80	79	105 13 4		69	220 - -		55	100 - -		48	25 - -
	78	50 12 8		66	310 - 8	65	63	26 8 -		47	24 19 2
	75	45 - -		63	204 6 8		61	66 8 4		45	134 12 7
	71	52 8 8		62	170 10 6		60	76 7 -	43	40	66 17 6
66	57	19 11 3		59	11 6 4		57	18 13 6	On more than two Lives. 78, 68, 60 77, 69, 64 73, 67, 64; 71, 34, 25 66, 65, 57 64, 62, 60 And Immediate Short Term Annuities. 117 18 -		
	52	70 - -		53	50 - -		52	125 14 -			
	51	70 - -	71	34	50 - -	64	62	97 6 6			
79	78	64 - -		69	101 3 7		58	68 14 -			
	74	72 9 -		64	43 14 6		54	58 13 3			
	70	42 8 10		62	51 17 2		51	200 - -			
	65	73 6 8		61	150 - -	63	62	26 10 -			
78	62	100 - -	70	52	25 - -		59	118 9 2			
	76	20 - -		69	52 17 6		56	36 10 -			
	68	52 5 4		66	76 11 10	62	62	100 - -			
77	76	10 7 4		65	89 16 -		61	46 4 8			
	73	87 19 7		64	45 1 10		60	181 15 10			
	72	21 8 4		63	120 - -	61	55	54 17 -			
	70	586 - 6	60	50	54 12 -		59	280 - -			
76	46	120 - -		68	30 7 6		57	51 19 6			
	75	50 15 -		66	416 19 4		55	30 10 10			
	73	58 4 2		65	35 16 8		51	33 12 -			
	67	189 - -		64	92 12 6		43	7 18 -			
	65	150 - -		63	139 5 -	60	59	92 3 10			
				62	100 - -		57	90 - -			
										£.	14,090 9 10

VIII

The Annuities, other than the above :—

Class of Annuity.	Amount of Annuity.	Annual Premium.	Total amount of Premiums received.
	£. s. d.	£. s. d.	£. s. d.
Contingent Reversionary Annuities	3,852 - -	723 1 8	28,365 1 5

IX.

The Average Rate of Interest at which the Life Assurance Fund of the Company was invested at the close of each year during the period since the last investigation is :—

	£. s. d.
In 1894	- - - - - 3 19 6 per Cent.
„ 1895	- - - - - 3 18 10 „
„ 1896	- - - - - 3 17 11 „
„ 1897	- - - - - 3 16 10 „
„ 1898	- - - - - 3 16 - „

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—continued.

X.

The following table exhibits the minimum values allowed for the surrender of policies of different standing, for 100*l.*, effected at various ages for the whole term of life.

Age at Entry.	DURATION OF POLICY.					
	Five Annual Premiums Paid.	Ten Annual Premiums Paid.	Fifteen Annual Premiums Paid.	Twenty Annual Premiums Paid.	Twenty-five Annual Premiums Paid.	Thirty Annual Premiums Paid.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	2 18 2	6 5 10	9 19 11	14 1 7	18 13 2	23 11 4
25	3 10 10	7 8 3	11 13 8	16 9 5	21 12 1	27 1 2
30	4 1 10	8 11 11	13 13 1	19 1 6	24 16 8	30 15 5
35	4 16 -	10 3 9	15 19 4	22 2 -	28 8 6	34 12 3
40	5 16 1	12 - 7	18 12 10	25 9 1	32 2 6	40 10 3
45	6 16 4	14 1 2	21 10 6	28 16 7	37 14 -	47 12 1
50	8 1 4	16 7 8	24 10 4	34 - 5	44 9 8	54 10 7
55	9 9 2	18 14 4	29 1 4	40 5 7	51 - 6	60 14 7

The following table exhibits the minimum values allowed for the surrender of policies of different standing, for 100*l.*, effected at various ages under the endowment assurance plan, payable at certain ages or sooner at death.

Age at Entry	PAY AT 50 OR DEATH.			PAY AT 55 OR DEATH.			PAY AT 60 OR DEATH.		
	Five Annual Premiums Paid.	Ten Annual Premiums Paid.	Fifteen Annual Premiums Paid.	Five Annual Premiums Paid.	Ten Annual Premiums Paid.	Fifteen Annual Premiums Paid.	Five Annual Premiums Paid.	Ten Annual Premiums Paid.	Fifteen Annual Premiums Paid.
	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.
25	9 14	21 -	36 17	7 9	16 2	26 3	6 -	12 17	20 15
30	13 2	30 14	57 9	9 13	20 18	36 15	7 9	16 2	26 5
35	20 9	51 1	Matures.	13 1	30 13	57 5	9 13	21 -	36 14
40	38 6	Matures.	—	20 9	50 18	Matures.	13 3	30 11	57 -

Surrender values are allowed for ordinary whole term policies after three and for endowment assurances after two annual premiums have been paid. The above values apply to non-bonus policies. Bonus policies are, in addition to these values, allowed the cash value of their reversionary bonuses.

For endowments on the returnable scale the values are 75 per cent. on the total premiums received.

For endowments on the non-returnable scale the values are determined according to the state of health of the endowed, and the particular circumstances of each individual case.

(Note.)

The company transacts no business at other than European rates, such extra premium as may be charged for residence in other climates, or for seafaring occupation, being discontinued on the return for a permanent or defined period of the assured within the ordinary limits, the increased liability being represented by a special reserve of one year's current extra premium.

For whole term of life if a policy is granted on an "unhealthy" or under average life, the premium is charged at an advanced age, and is so dealt with for all valuation and reserve purposes, and for purposes of surrender the mean between the actual age and the advanced age is usually adopted. For endowment assurances one year's extra premium is added to the reserve arrived at by valuation as at the actual age of the assured.

S. Sandbach Parker, Chairman.
Hugh H. Nicholson, } Directors
Hugh L. Smyth, }
Jno. M. Dove, Secretary to the Company.
Aug. Hendriks, Actuary.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Globe Insurance Company, made by the Actuary.

N.B.—This Statement does not include the Policies of the Liverpool and London and Globe Insurance Company, which are given separately, *vide* pages 145 to 153.

I.

The valuation is made up to 31st December, 1898.

II.

The principles upon which the valuation is made :—

First.—The liability of the company is ascertained by taking the difference between the present value of the sums assured and the present value of the future premiums. For treatment of the premiums as regards loading, *vide* answer to Question 5.

Second.—The tables of mortality and the rate of interest assumed in the calculations are mentioned in answer to Questions 3 and 4.

Third.—The profits are ascertained quinquennially. Two-thirds thereof, in the bonus class, belong to the Policy-holders, and the remainder to the proprietors. The amount declared by the directors to be divisible is distributed by giving to policies entitled to participate reversionary bonuses for each year's premium paid since the previous division.

The principles of the valuation were determined by the directors of the late Globe Insurance Company in virtue of the powers conferred upon them by the Deeds of Settlement and the Acts of Parliament of that company, which principles were confirmed and made absolute by the "Liverpool and London and Globe Insurance Company's Amalgamation Act, 1864."

III.

The Tables of mortality used in the valuation are those upon which the premiums charged were respectively based, viz. :—

Class *a.*—British Lives, Old Series, Non-participating Class, the "Northampton."

„ *b.*—Continental Lives, Old Series, Non-participating Class, Special Table.

„ *c.*—British Lives, New Series, Non-participating Class, "Carlisle" modified.

„ *d.*—Continental Lives, Non-participating Class, "Carlisle" modified.

„ *e.*—British New Series, Participating Class, "Carlisle" pure.

„ *f.*—Annuities, "Carlisle" pure.

IV.

The Rate of Interest assumed in the calculations is :— for all the above classes of assurance and for annuities 3 per cent.

V.

Question.—The proportion of the annual premium income, if any, reserved as a provision for future expenses and profits (if none, state how this provision is made)?

Class *a.*—The premiums charged are valued in their entirety. It being a well-ascertained fact that the Northampton tables represent the expectation of life below the real expectation, such premiums treated as assets are consequently under-estimated by the company, whilst the liability to pay the sums assured is over-estimated.

Classes *b, c* and *d.*—The respective tables under which these classes are valued are based upon such a rate of mortality as would, upon the values of annuities deduced therefrom, at 3 per cent. interest, produce the premiums charged by the late Globe Company for the respective risks.

Classes *a, b, c* and *d* are non-participating in profit policies, and the expenses are met by the employment of tables modified from the Carlisle, showing a higher rate of mortality than the pure Carlisle table. In addition to this, the rate of interest actually earned by the company is considerably in excess of the rate of 3 per cent. assumed in the calculations.

Class *e.*—The whole of the loading, viz., 20 per cent., i.e., the difference between the premiums payable to the office and the pure Carlisle 3 per cent. tables, is reserved for future expenses and profits, the net premiums only being valued.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—*continued.*

VI.

CONSOLIDATED REVENUE ACCOUNT of the Globe Insurance Company for Five Years, commencing 1st January 1894, and ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds at 1st January 1894	238,579	9	5	Claims under Policies (after deduction of Sums Re-assured)	126,032	3	—
Premiums (after deduction of Re-assurance Premiums)	33,480	3	6	Surrenders	4,859	2	6
Interest and Dividends	38,661	4	4	Annuities	4,526	12	3
Assignment Fees	13	12	6	Commission	938	15	8
Fines	7	5	—	Expenses of Management	2,590	6	—
	£.	310,741	14 9	Amount of Funds at 31st December 1898	£.	310,741	14 9

VII.

SUMMARY AND VALUATION of the Policies of the Globe Insurance Company, as at 31st December 1898.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premium.	Net Yearly Premium, if ascertained.	Value by Tables, as specified in Answer 3 in Fifth Schedule. Interest 3 per cent. for all Life Risks and Annuities.			
					Sums Assured and Bonuses.	Office Yearly Premium.	Net Yearly Premium, if ascertained.	Net Liability.
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS.								
For Whole Term—Single Lives - - -	267	185,178	3,645	2,100	139,880	27,585	22,131	117,249
Joint Lives - - -	3	1,082	45	36	921	202	160	731
Last of Two Lives - - -	4	1,713	12	9	1,630	212	161	1,469
Extra Premiums for Foreign Residence and Travel - - -	—	—	1	—	1	—	—	1
TOTAL Assurances, with Participa- tion - - -	274	187,963	3,708	2,145	141,932	28,299	22,452	119,480
Deduct Re-Assurances - - -	—	34,905	533	426	25,235	4,836	3,865	21,370
Net Assurances, with Participa- tion - - -	274	152,970	3,170	1,719	116,697	23,463	18,587	98,110
II.—WITHOUT PARTICIPATION IN PROFITS.								
For Whole Term—Single Lives - - -	122	78,874	2,044	Not ascertained.	65,781	9,796	Not ascertained.	55,995
Last of Two or more Lives - - -	6	4,100	41	Vide Answer to Question 5.	2,464	484	Vide Answer to Question 5.	1,980
Contingent Survivorship - - -	1	5,000	63	—	710	155	—	555
TOTAL Assurances without Par- ticipation - - -	129	87,974	2,148	—	68,955	10,425	—	58,530
Deduct Re-Assurances - - -	—	11,000	224	—	5,431	1,236	—	4,195
Net Assurances, without Participa- tion - - -	129	76,974	1,924	—	63,524	9,189	—	54,335
Adjustment for prompt payment of Claims, Revival of Lapsed Policies, &c.	—	—	—	—	—	—	—	9,245
ANNUITIES.								
Immediate - - - - -	7	840	—	—	4,450	—	—	4,450
TOTAL of the Results - - -	410	229,944 and Annuities. 840	5,904	—	184,671	32,652	—	166,149

VALUATION BALANCE SHEET of the Globe Insurance Company, as at 31st December 1898.

Net Liability under Assurance and Annuity transactions (as per Summary Statement above)	£.	s.	d.	Life Assurance and Annuity Funds (as per Balance Sheet under Schedule 4)	£.	s.	d.
	166,140	—	—		171,794	15	4
Surplus	5,654	15	4				
	£.	171,794	15 4		£.	171,794	15 4

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—continued.

VIII.

All Policies in the Participating Class in force at the date of the Valuation participate in the profits.

IX.

The results of the Valuation are as follows :—

- (1.) The total amount of profit made by the Company is 5,655*l*.
- (2.) The amount of profit divided amongst 274 Participating Policies for the original Sum Assured of 151,462*l*. is 5,654*l*. 15*s*. 4*d*., being the whole of the surplus arising under the Globe Insurance Policies in all classes for this quinquennium.
- (3.) Specimens of Bonuses allotted to Policies for 100*l*., effected at the respective ages of 20, 30, 40, and 50, and having been in force for 35 years, 40 years, or for 45 years, together with the amounts apportioned under the various modes in which the Bonus may be received.

Age at Entry.	THIRTY-FIVE YEARS IN FORCE.			FORTY YEARS IN FORCE.			FORTY-FIVE YEARS IN FORCE.		
	Reversionary Bonus.	Amount in Cash.	Annual Reduction of Premium for Life.	Reversionary Bonus.	Amount in Cash.	Annual Reduction of Premium for Life.	Reversionary Bonus.	Amount in Cash.	Annual Reduction of Premium for Life.
20	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
30	5 - -	2 17 -	- 4 3	5 - -	3 3 -	- 5 6	5 - -	3 7 -	- 6 9
40	5 - -	3 7 -	- 6 9	5 - -	3 12 -	- 8 10	5 - -	3 17 -	- 11 10
50	5 - -	3 17 -	- 11 10	5 - -	4 - -	- 14 11	5 - -	4 3 -	- 19 7
50	5 - -	4 3 -	- 19 7	-	-	-	-	-	-

NOTE.—No Policy in this Class has been a less time in force than 35 years.

S. Sandbach Parker, Chairman.
Hugh H. Nicholson, } Directors.
Hugh L. Smyth, }
Jno. M. Dove, Secretary to the Company.
Aug. Hendriks, Actuary.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Globe Insurance Company, on the 31st December 1898.

N.B.—This Statement does not include the Policies of the Liverpool and London and Globe Insurance Company, which are given separately, vide pages 145 to 153.

I.

There are no tables at present in use, no Policies in this Class having been issued since the amalgamation of the Globe Insurance Company in 1864.

II. and III.

The total Amount Assured on Lives for the Whole Term of Life which are in existence at this date, also the amount of Premiums receivable annually in respect of the same for each year of life, after deducting the Abatements made by the application of Bonuses :—

Present Age.	PARTICIPATING ASSURANCES.				NON-PARTICIPATING ASSURANCES.	
	Sum Assured.	Reversionary Bonus.	Total Yearly Premium.	Extra Premium.	Sum Assured.	Total Yearly Premium. (No Extra Premium.)
43	£. 100	£. 31 15	£. 1 675	—	£. —	£. —
47	300	66 1	5 025	—	—	—
49	100	25 75	1 675	—	—	—
51	780	225 4	12 317	1	—	—
53	500	86 3	8 403	—	500	7 875
54	300	38 75	5 025	—	100	1 692
55	450	158 6	7 625	—	—	—
57	200	32 36	3 596	—	1,700	16 742
58	3,200	882 2	61 725	—	200	3 083
59	200	58 7	4 4	—	600	6 3
60	2,500	318 75	52 5	—	—	—
61	4,542	1,017 66	85 104	—	50	987
62	2,400	314 96	49 056	—	—	—
63	1,600	281 6	36 437	—	100	1 871
64	3,960	839 3	89 154	—	150	2 366
65	3,150	2,518 05	185 117	—	1,300	27 96
66	37,900	11,812 06	817 9	—	5,250	104 237
67	6,150	816 4	142 821	—	300	6 625
68	6,800	1,006 9	164 067	—	9,350	176 458
69	4,850	1,407 55	114 558	—	50	579
70	8,100	2,324 15	199 967	—	550	11 642
71	4,750	1,497	112 167	—	250	5
72	11,550	3,409 56	301 068	—	—	—
73	3,588	1,380 25	232 068	—	1,560	41 917
74	3,699 96	808 8	84 754	—	1,000	21 691
75	1,550	249 1	40 158	—	1,145	25 483
76	2,667 4	481 3	48 363	—	11,000	298 062
77	3,550	1,057 85	111 733	—	4,489	80 675
78	2,650	438 65	79 025	—	11,850	377 083
79	1,200	452 35	34 625	—	7,840	221 142
80	2,300	450 45	70 225	—	1,350	42 192
81	7,550	924	256 479	—	2,220	55 146
82	550	60 5	20 575	—	240	6 8
83	—	—	—	—	3,850	106 35
84	1,350	231 3	46 213	—	1,150	25 9
85	1,900	415 25	71 883	—	600	14 85
86	600	38 4	25 496	—	300	7 737
87	—	—	—	—	4,080	124 337
88	—	—	—	—	750	19 6
89	500	—	23 854	—	—	—
90	1,000	50	38	—	—	—
94	—	—	—	—	3,000	200 068
	149,027 35	36,145 6	3,645 008	1	78,874	2,044 014

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—continued.

II. and III.—continued.

The Re-Assurances corresponding with the above.

Present Age.	PARTICIPATING ASSURANCES.			NON-PARTICIPATING ASSURANCES.	
	Sum Assured.	Reversionary Bonus.	Total Yearly Premium. (No Extra Premium.)	Sum Assured.	Total Yearly Premium. (No Extra Premium.)
66	£. 25,000	£. 9,998·079	£. 532·667	£. 3,500	£. 88·083
76	—	—	—	2,500	73·125
£.	25,000	9,998·079	532·667	6,000	161·208

IV., V., and VI.

The Total Amount Assured at this date under Classes of Assurance Business other than for the Whole Term of Life, together with the amount of Premium receivable annually, and the Total Amount of Premium which has been received.

	PARTICIPATING ASSURANCES.				NON-PARTICIPATING ASSURANCES.		
	Sum Assured.	Bonus. Additions.	Office Premium (No Extra Premium).	Total Premium received.	Sum Assured.	Office Premium (No Extra Premium).	Total Premium received.
	£.	£.	£.	£.	£.	£.	£.
Joint Lives - - - -	1,000	82·2	45·067	1,634·291	—	—	—
Last of two or more Lives - -	1,435	277·55	11·925	663·528	4,100	40·45	1,883·15
Contingent Survivorships - -	—	—	—	—	5,000	63·333	2,596·667
£.	2,435	359·75	56·992	2,297·819	9,000	103·783	4,479·817

The Re-Assurances corresponding with the above.

	£.	£.
Contingent Survivorship (Non-Participation) - - - -	5,000	63,333

VII.

The Immediate Annuities at this date :—

ON SINGLE LIVES.

Present Age.	Amount of Annuity.	Present Age.	Amount of Annuity.
	£. s. d.		£. s. d.
90	60 - -	62	13 - -
81	500 - -	61	11 15 -
79	30 -	58	25 - -
78	200 - -	£.	839 15 0

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—*continued.*

IX.

The average Rate of Interest at which the Life Assurance Fund of the Company was invested, at the close of each year during the period since the last investigation, is—

	£.	s.	d.	
In 1894	-	-	-	3 18 1 per cent.
„ 1895	-	-	-	3 16 11 „
„ 1896	-	-	-	3 16 3 „
„ 1897	-	-	-	3 14 7 „
„ 1898	-	-	-	3 13 11 „

X.

The following Table exhibits the minimum values allowed for the surrender of policies of different standing, for 100%, effected at various ages for the whole term of life.

Age at Entry.	DURATION OF POLICY.		
	Thirty-five Annual Premiums Paid.	Forty Annual Premiums Paid.	Forty-five Annual Premiums Paid.
	£. s. d.	£. s. d.	£. s. d.
20	28 15 8	34 3 2	39 8 4
25	32 13 7	38 3 6	45 13 7
30	36 11 7	44 6 4	53 4 4
35	42 12 9	51 15 10	60 12 7
40	49 19 9	59 2 6	67 10 4
45	57 2 9	65 16 11	75 2 9

Surrender values are allowed for all whole term policies. The above values apply to non-bonus policies. Bonus policies are, in addition to these values, allowed the cash value of their reversionary bonuses.

(Note.)

The company transacts no business at other than European rates, such extra premium as may be charged for residence in other climates, or for seafaring occupation, being discontinued on the return of the assured within the ordinary limits, the increased liability being represented by a special reserve of one year's current extra premium.

If a policy is granted on an "Unhealthy" or under average life, the premium is charged at an advanced age, and is so dealt with for all valuation and reserve purposes. For the purposes of surrender the mean between the actual and the increased age is usually adopted.

S. Sandbach Parker, Chairman.
Hugh H. Nicholson,
Hugh L. Smyth, } Directors.
Jno. M. Dove, Secretary to the Company.
Aug. Hendriks, Actuary.

VULCAN BOILER AND GENERAL INSURANCE COMPANY (LIMITED).

LIFE (GENERAL ACCIDENT) ASSURANCE ACCOUNT

Of the Vulcan Boiler and General Insurance Company (Limited), for the Year ending 31st December 1898.

	£. s. d.		£. s. d.		£. s. d.
Amount of Fund at the beginning of the Year - - - - -	683 12 11	Claims under General Accident Policies, after deduction of Sums Re-assured - - - - -	Fatal - 1,509 - - Ordinary 1,801 3 -		
Premiums after Deductions of Re-assurance Premiums - - - - -	5,601 4 6	Commission - - - - -	- - - - -	3,310 3 -	
Interest - - - - -	54 2 4	Expenses of Management - - - - -	- - - - -	700 6 1	
		Amount of Life (General Accident) Assurance Fund at the end of the year, as per Balance Sheet - - - - -		700 - -	
£.	6,338 19 9			1,628 10 8	
		£.		6,338 19 9	

GENERAL REVENUE ACCOUNT

Of the Vulcan Boiler and General Insurance Company (Limited), for the Year ending 31st December 1898.

	£. s. d.		£. s. d.		£. s. d.
Amount of Funds at the beginning of the Year - 30,725 7 1		Claims under Policies (after deduction of sums re-assured) - - - - -		32,748 15 6	
Less,—Interim Dividend paid, 30th June 1897 - 11,250 - -		Commission - - - - -		14,604 2 1	
	19,475 7 1	Expenses of Management: £. s. d.			
Premiums after deduction of re-assurance Premiums - - - - -	133,863 6 5	Engineers', Inspectors', Agents', and other Salaries and Travelling Expenses - - - - -	41,950 17 7		
Inspection and Indicating Fees - - - - -	4,042 6 4	Directors' and Auditors' Fees - - - - -	1,294 10 -		
Transfer Fees - - - - -	13 12 6	Rent and Taxes - - - - -	2,440 17 10		
Interest - - - - -	6,699 8 11	Printing and Stationery - - - - -	1,619 - 9		
Profit on sale of Investments - - - - -	1,002 15 11	Advertising - - - - -	3,054 4 4		
		Postages - - - - -	1,157 19 4		
		Office and Incidental Expenses - - - - -	2,132 4 4		
		Policy Stamps - - - - -	93 2 3		
		Income Tax - - - - -	1,008 9 7		
		Law Charges - - - - -	1,585 1 5		
		Mine Inspection Fees - - - - -	21 18 9		
		Glasgow Office Expenses - - - - -	476 6 11		
		London - - - - -	975 9 8		
		Birmingham - - - - -	154 9 10		
		Newcastle - - - - -	88 19 7		
		Leeds - - - - -	85 - -		
		Newport - - - - -	267 18 -		
		Bradford - - - - -	120 - -		
				58,526 10 2	
		Dividends to Shareholders - - - - -		26,250 - -	
		Transferred to Reserve Fund - - - - -		2,166 5 -	
		Applied to the extinction of Reconstruction Expenses Account - - - - -		866 16 3	
		Amounts written off: £. s. d.			
		Furniture and Instruments - 500 - -			
		New Business Purchase Account - 500 - -			
				1,000 - -	
		Amount of Funds at the end of the Year as per Balance Sheet - - - - -		28,934 8 2	
£.	165,096 17 2	£.		165,096 17 2	

BALANCE SHEET

Of the Vulcan Boiler and General Insurance Company (Limited), for the Year ending 31st December 1898.

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.
Shareholders' Capital: 75,000 Shares of 5 <i>l.</i> each, 2 <i>l.</i> 10 <i>s.</i> per share paid up - - - - -	187,500 - -	Investments (including Securities deposited with the High Court of Chancery): - - - - -	
Life (General Accident) Assurance Fund - - - - -	1,628 10 8	Indian Government Securities - - - - -	5,137 16 3
Reserve Fund - - - - -	8,371 9 4	Railway and other Debentures and Debenture Stocks - - - - -	125,684 17 -
	197,500 - -	Railway Preference Shares - - - - -	5,553 3 6
Total Funds as per General Revenue Account - - - - -	28,934 8 2	Railway Stocks—Preference and Ordinary - - - - -	45,984 5 4
Claims admitted but not paid - - - - -	7,744 10 1	Manchester Corporation Stocks - - - - -	6,056 8 3
Outstanding Accounts (Trade and Commission) - - - - -	4,217 18 2	Loans upon Personal Security - - - - -	20,000 - -
		Balance uninvested by High Court of Chancery - - - - -	1 10 2
£.	238,396 16 5	Outstanding Interest accrued but not yet payable - - - - -	3,484 11 2
		New Business Purchase Account - - - - -	12,500 5 -
		Furniture and Instruments - - - - -	2,309 18 3
		Stationery in hand - - - - -	685 9 9
		Agents' Balances - - - - -	971 14 10
		Cash in hand and on current Account - - - - -	9,958 8 1
		Stamps in hand - - - - -	8 13 10
		£.	238,396 16 5

Charles J. Galloway, Chairman.
 Arthur Galloway, } Directors.
 Joseph Leigh, }
 Edwd. Hadfield, Secretary.

CLERGY MUTUAL ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Clergy Mutual Assurance Society, for the Year ending 31st May 1899.

			£.	s.	d.				£.	s.	d.	£.	s.	d.		
Amount of Funds at the beginning of the year			4,014,239	15	11	Claims under Policies, viz. :—			£.	s.	d.	£.	s.	d.		
Premiums, viz. :—						Life Assurances			204,073	15	0					
	Annual.	Single.				Endowments matured			1,250	-	-	205,323	15	-		
	£.	s.	d.		£.	s.	d.									
Life Assurances	-	-	243,796	2	4	4,111	1	2	Surrenders, viz. :—							
									Life Assurances			15,119	13	9		
Endowments	-	-	1,450	2	9	599	16	-	Endowments and Annuities			235	16	10		
Annuities	-	-	3,262	11	11	784	14	1								
	£.		248,508	17	0	5,495	11	3								
						254,004	8	3	Annuities							
									Expenses of Management, including costs in connection with Society's Act of Parliament, 1898, and alteration of Rules and Regulations							
Interest and Dividends (less Income Tax)	-	-				151,574	16	5	Bonuses taken in Cash							
Fines on Renewal Premiums	-	-				387	4	6	Reductions in premiums made by Bonus							
Profit on Investments	-	-				654	8	7	Amount of Funds at the end of the year, as per Balance Sheet							
Profit on Reversions fallen in	-	-				612	0	3								
						1,266	8	10								
						£.	4,421,422	13	11				£.	4,421,422	13	11

BALANCE SHEET

Of the Clergy Mutual Assurance Society on the 31st May, 1899.

LIABILITIES.		£.	s.	d.	ASSETS.		£.	s.	d.
Life Assurance Fund	- - - - -	4,123,528	15	3	Mortgages on Property within the United Kingdom (England and Wales)	- - - - -	1,268,880	4	11
Investment Reserve Fund (being amount of original Guaranteed Fund transferred)	- - - - -	5,182	18	4	Mortgages on Life Interests and Reversions	- - - - -	393,878	4	4
Total Funds as per Revenue Account	- - - - -	4,128,711	13	7	Mortgages on County, Parochial, and other Rates	- - - - -	538,135	15	1
Claims announced, but not paid	- - - - -	44,490	15	1	Loans on the Society's Policies within their surrender value	- - - - -	271,524	19	-
					Loans of "One-fifth" Premiums	- - - - -	3,939	6	1
					Investments :—				
					Bank of England Stock	- - - - -	16,685	9	4
					Indian Government Securities	- - - - -	35,406	7	-
					Colonial and Provincial Government Securities	- - - - -	81,720	15	9
					Colonial Municipal Securities	- - - - -	39,822	9	10
					British Railway Debenture Stocks	- - - - -	164,887	4	7
					British Railway Preference Stock	- - - - -	13,592	17	1
					British Railway Ordinary Stocks	- - - - -	233,704	15	9
					Indian Railway Debenture Stocks	- - - - -	26,400	-	-
					Indian Railway Preference and Ordinary Stocks and Shares	- - - - -	17,523	-	4
					Colonial and Foreign Railway Debenture Stocks	- - - - -	113,550	17	3
					Gas and Water Companies' Debenture Stocks	- - - - -	150,040	-	-
					Gas Company's Ordinary Stock	- - - - -	10,067	-	-
					Dock Companies' Debenture and Preference Stocks	- - - - -	44,171	18	8
					Financial, Land, and other Companies' Debentures and Debenture Stocks	- - - - -	346,679	10	6
					Financial, Land, and other Companies' Preference Stocks and Shares	- - - - -	23,373	14	0
					Ground Rents—Freehold and Leasehold	- - - - -	114,800	7	1
					House Property	- - - - -	99,088	11	11
					Reversions	- - - - -	48,214	3	4
					Life Interests	- - - - -	5,137	12	3
					Deposits for fixed periods	- - - - -	15,441	6	3
					Outstanding Premiums	- - - - -	13,354	5	10
					Outstanding Interest :—				
					Due and unpaid	- - - - -	8,195	1	1
					Accrued, but not yet payable	- - - - -	43,940	5	0
							52,135	6	1
					Cash :—				
					On Deposit	- - - - -	20,000	-	-
					In hand and on Current Account	- - - - -	10,991	4	4
							30,991	4	4
				£.			£.		4,173,211 8 8

G. G. Bradley, Chairman.
J. M. Burn-Murdoch, } Directors.
John C. Thynne, }
Frank B. Wyatt, Actuary.

SCOTTISH IMPERIAL INSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Scottish Imperial Insurance Company, for the Year ending 31st December 1898.

Amount of Funds at the beginning of the Year :	£.	s.	d.	£.	s.	d.	Claims under Policies (after deduction of Sums Re-assured) :	£.	s.	d.	£.	s.	d.
Paid-up Capital - 50,000 - -							By Death - 31,265 15 11						
Life Assurance Fund - 486,048 10 9							Bonus Additions - 3,651 4 4						
	516,048	10	9				By Endowments - 2,873 5 -					34,917	- 3
Premiums - - - -				55,800	15	7	Bonus Additions - 187 15 5					3,011	- 5
Interest and Dividends - - - -				20,762	2	5	Surrenders - - - -					2,792	9 7
Fees - - - - -				50	17	4	Annuities - - - -					81	7 10
							Commission - - - -					3,495	10 4
							Expenses of Management - - - -					7,075	3 2
							Allowances carried to Shareholders' Reserve and Dividend Account :						
							Five per cent. on Paid-up Capital - 2,500 - -						
							Annual Allowance - 1,000 - -					3,500	- -
							Policyholders' Bonuses taken in Cash - - - -					399	8 11
							Income Tax - - - -					559	2 11
Shareholders' Reserve and Dividend Account :							Amount of Funds at the end of the Year :						
Amount of Funds at the beginning of the Year	12,579	6	4				Paid-up Capital - 50,000 - -						
Brought from Revenue Account, as per contra				3,500	-	-	Life Assurance Fund - 486,631 2 8				536,631	2	8
Interest and Dividends - - - -				452	-	-	Shareholders' Reserve and Dividend Account :						
							Dividend to Shareholders* - - - -					4,500	- -
							Fire Losses prior to 1st February, 1893 - - - -					284	8 2
							Amount of Funds at the end of the Year - - - -				11,746	18	2
Total Amount of Funds at the beginning of the Year -				528,627	17	1	Total Amount of Funds at the end of the Year as per Second Schedule - - - -					548,378	- 10
	£.			608,993	12	5		£.				608,993	12 5

* This includes a payment of 832*l.* 8*s.* 2*d.* from profits transferred in 1895.

BALANCE SHEET

Of the Scottish Imperial Insurance Company, as at 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital - 500,000 - -				Mortgages on Property within the United Kingdom - - - -	60,589	9	2
Of which is paid up - - - -	50,000	-	-	Loans on the Company's Policies (within the Surrender Values) - - - -	29,371	1	10
Life Assurance Fund - - - -	486,631	2	8	Investments :			
Shareholders' Reserve and Dividend Account - - - -	11,746	18	2	Colonial Government Securities - - - -	21,365	12	3
Total Amount of Funds, as per First Schedule - - - -	£. 548,378	-	10	Railway and other Debentures and Debenture Stocks - - - -	171,175	1	1
Claims admitted (or intimated), but not paid - - - - -	14,173	-	3	Railway and other Shares (Preference and Ordinary) - - - -	67,465	15	8
Dividends unpaid - - - - -	12	8	6	Heritable Property - - - -	89,501	4	-
	£.			Feu Duties and Ground Annals - - - -	94,290	9	5
	562,563	9	7	Deposits for fixed periods - - - -	6,436	15	10
				Agents' Balances - - - -	8,027	16	2
				Outstanding Premiums - - - -	3,626	-	-
				Cash :			
				In hand and on Current Account - - - -	4,296	3	1
				Interest accrued but not due - - - -	4,678	4	10
				Remittance Bills on hand - - - -	584	19	11
				Furniture of Head Office and Branches - - - -	1,156	16	4
	£.				£.		
	562,563	9	7		562,563	9	7

Jas. Finlayson, Chairman.
 Mich. Batmain, } Directors.
 Thos. Russell, }
 Jas. Stirling, Manager.

SCEPTRE LIFE ASSOCIATION (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Sceptre Life Association (Limited), for the Year ending 31st December 1898.

Amount of Funds at the beginning of the Year	£.	s.	d.	Claims under Policies (no Re-Assurance)-	£.	s.	d.	
	720,081	4	5		29,837	6	11	
Premiums	£	s.	d.	Surrenders	1,998	11	5	
	66,410	8	-	Commission	3,679	16	3	
Less Amount paid for Re-Assurance	227	3	7	Expenses of Management	5,486	12	-	
				Dividend to Shareholders	629	2	-	
Interest and Dividends	20,315	3	4	Income Tax	1,006	11	2	
Ground Rents	9,614	15	6	Amount of Funds at the end of the Year, as per Second Schedule	773,664	8	-	
Registration Fees								
	108	-	1					
	£.	816,302	7	9	£.	816,302	7	9

BALANCE SHEET

Of the Sceptre Life Association (Limited), on the 31st December 1898.

LIABILITIES.			ASSETS.		
£.	s.	d.	£.	s.	d.
Shareholders' Capital paid up	10,485		Mortgages on Property within the United Kingdom	82,228	2 5
Assurance Fund	763,179	8	Loans on the Company's Policies	33,352	
Total Funds, as per First Schedule	773,664	8	Investments:		
Unclaimed Dividends and Bonuses to Shareholders	122	13	Colonial Government Securities	90,015	5
Claims awaiting Probate	1,644	13 8	Foreign Government Securities	7,600	
			Railway and other Debentures	69,946	14 9
			Railway and other Stocks (Preference and Ordinary)	16,882	6 10
			Lease of 40, Finsbury Pavement	857	7 10
			Colonial Municipal Bonds	172,652	12 6
			£.	s.	d.
			Ground Rents:		
			Freehold	251,214	9
			Leasehold	17,966	3 7
				269,180	12 7
			Loans upon Personal Security	2,390	
			Agents' Balances (in course of payment)	5,459	16 11
			Premiums left as Debts on Policies	1,372	17 5
			£.	s.	d.
			Outstanding Interest	387	17 10
			Accrued ditto	1,887	17 8
				2,275	15 6
			£.	s.	d.
			Outstanding Ground Rents	392	2 5
			Accrued ditto	2,228	15 4
				2,620	17 9
			Cash:		
			On Deposit	10,830	4 6
			In Hand and on Current Account	7,649	9 3
			Fixtures and Furniture	117	11 5
£.	775,431	14 8	£.	775,431	14 8

Samuel Wright, Chairman.
 Jas. R. Cuthbertson, } Directors.
 Chas. L. Hacking, }
 John G. Phillips, Secretary.

SCEPTRE LIFE ASSOCIATION (LIMITED)—*continued.**(Fifth Schedule.)*

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies (no Annuities) of the Sceptre Life Association (Limited), made by the Consulting Actuary, H. W. Manly, Esq.

I.

The date up to which the valuation is made is the 31st December 1898.

II.

The principles upon which the valuation and distribution of profits among the policy-holders are made are determined by the Board of Directors in accordance with the articles of association, Clause 77, which directs that "The directors shall, at such times as they may determine, cause an actuarial valuation to be made of the total assets and liabilities of the association, and after making allowance for the interest paid to the shareholders, as provided by article 76, and also for future expenses and liabilities, the balance of profits so ascertained shall be appropriated in the following manner:—

Ninety per cent. to the holders of policies effected under the participating tables, in such proportions as the Actuary may determine, and the remaining ten per cent. to the shareholders in proportion to the shares held by them."

The liability of the association has been ascertained by deducting from the present value of the sums assured and bonuses the present value of the pure or mathematical premiums payable. The bonus has been allotted as a uniform percentage on the sum assured for each year the policy has been in force since the last valuation.

III.

The tables of mortality used are the Institute of Actuaries' Hm. and Hm.(5) Tables.

IV.

The rate of interest assumed is 3 per cent.

V.

The whole of the loading in excess of the Hm. 3 per cent. pure premiums has been reserved for future profit and expenses.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Sceptre Life Association (Limited), for Five Years, commencing 1st January 1894, and ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 1st January 1894	544,375	-	1	Claims under Policies after deduction of sums Re-assured	150,678	8	2
Premiums, less Re-assurance Premiums	316,247	10	6	Surrenders	9,800	1	5
Interest, Dividends and Ground Rents	133,215	12	8	Commission	18,135	19	3
Registration Fees	329	7	10	Expenses of Management	28,018	18	8
				Dividends and Bonuses to Shareholders	9,391	8	9
				Income Tax	4,478	6	10
				Amount of Funds at 31st December 1898 (as per first Schedule)	773,664	8	-
£.	994,167	11	1	£.	994,167	11	1

SCEPTRE LIFE ASSOCIATION (LIMITED)—*continued*.

VII.

SUMMARY AND VALUATION of the Policies of the Sceptre Life Association (Limited), as at 31st December 1898.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.						VALUATION HM. MORTALITY INTEREST 3 PER CENT.			
	No. of Policies.	Sums Assured.	Bonuses.	Yearly Reductions of Premiums.	Office Yearly Premiums.	Hm. 3 per Cent. Pure Premiums.	Sums Assured and Bonuses.	Net Office Yearly Premiums.	Pure Premiums, less Reductions.	Net Liability.
ASSURANCES.										
I. WITH PARTICIPATION IN PROFITS.										
Whole Life—										
Ordinary	5,288	1,015,515	—	—	£. s. d.	£.	£.	£.	£.	£.
Converted	8,702	570,400	—	—	72,812 7	28,083 5 10	570,361	432,060	333,122	246,230
Limited Payments	68	92,610	—	—	14,074 10 4	14,074 10 4	367,116	108,371	180,550	226,657
Double Premiums after five years	39	12,100	—	—	1,106 12	277 2 4	11,008	7,000	5,005	5,643
Endowment Assurances	3,071	445,068 19	—	—	13 10	243 7 9	—	—	—	320
Endowment Limited Payments	4	400	—	—	17,708 10	17,875 4 8	292,462	203,243	163,231	120,231
Joint Lives	81	14,700	—	—	—	8 12 10	186	68	55	131
Extra Premiums	—	—	1,229 3	—	688 3 2	512 87	10,516	7,614	5,702	4,814
TOTAL Assurances With Profits	12,243	2,080,703 10	92,972 12	590 8 5	62,825 12 7	48,851 72	1,251,249	818,885	688,684	613,050
II. WITHOUT PARTICIPATION IN PROFITS.										
Whole Life—										
Ordinary	573	60,602 10	—	—	£. s. d.	£.	£.	£.	£.	£.
Limited Payments	3	450	—	—	1,819 15 6	2 11 8	42,023	23,350	10,069	22,054
Endowment Assurances—										
Ordinary	165	21,900 13	—	—	848 6 7	754 13	16,819	6,155	5,468	11,351
Limited Payments	7	1,600	—	—	88 5 4	82 83	1,154	174	164	900
Joint Lives	24	1,931 1	—	—	51 8 6	43 17	1,376	445	378	998
Temporary	15	5,450	—	—	131 17 7	—	—	—	—	66
Contingent	3	3,016 14	—	—	3 10 9	—	—	—	—	586
Last Survivor	2	851	—	—	10 10 3	9 34	350	206	182	177
Simple Endowment—										
Premiums returnable	71	7,025	—	—	355 10 4	—	—	—	—	3,490
Premiums not returnable	2	350	—	—	6 1 0	—	—	—	—	175
Redemption of Ground Rent	1	2,150	—	—	—	—	—	—	—	240
Extra Premiums	—	—	—	—	23 16 2	—	—	—	—	12
TOTAL Assurances Without Profits	866	115,227 7	—	—	3,342 3 5	2,476 85	61,062	30,365	26,104	40,046
Total Assurances	13,109	2,196,021 6	92,972 12	590 8 5	60,107 16	51,327 57	1,312,311	848,750	664,828	653,705
Deduct Re-Assurances	—	6,500	162 2	—	577 4 2	332 32	4,020	3,370	2,781	1,239
A provision for immediate payment of Claims, Suspended Mortality, Deferred Bonuses, &c.	13,109	2,189,521 6	92,810 10	590 8 5	66,800 11 10	61,055 25	1,306,181	845,371	662,047	652,466
Net Amount of Assurances	13,109	2,189,521 6	92,810 10	590 8 5	66,800 11 10	61,055 25	1,306,181	845,371	662,047	652,466

SCEPTRE LIFE ASSOCIATION (LIMITED)—*continued.*VII.—*continued.*

VALUATION BALANCE SHEET of the Sceptre Life Association, Limited, as at 31st December 1898.

	£.	s.	d.		£.	s.	d.
Net Liability under Assurance transactions (as per Summary)	670,001	-	-	Life Assurance Fund (as per Balance Sheet under Schedule 2)	763,179	s	-
Special Reserve	8,154	8	-				
Divisible Surplus	84,084	-	-				
	£.	763,179	s -		£.	763,179	s -

VIII.

The time during which a policy must be in force in order to entitle it to share in the profits is decided by the directors before each valuation. The directors decided that only profit policies upon which more than one annual premium had been paid should participate in the result of this valuation.

IX.

The results of the valuation are as follows :—

- (1) The total amount of profit made by the Association in the five years (including 9,266*l.* 0*s.* 1*d.* brought forward from the previous valuation) was 92,188*l.* 8*s.*
- (2) The amount of profit allotted to the policy-holders was 75,631*l.* The number of policies which participated was 11,822, for 1,993,243*l.* 19*s.*
- (3) The following table exhibits specimens of bonuses allotted to policies for 100*l.*, effected at different ages, and having been respectively in force for the periods stated, with the amounts apportioned by way of reversion, or permanent reduction of premium, or in making the policy payable during the lifetime of the assured.

Age at Entry.	NUMBER OF YEARS IN FORCE.								
	FIVE YEARS.			TEN YEARS.			FIFTEEN YEARS.		
	Reversionary Addition to Sum Assured.	Permanent Reduction of Premium.	Payable at Age.*	Reversionary Addition to Sum Assured.	Permanent Reduction of Premium.	Payable at Age.*	Reversionary Addition to Sum Assured.	Permanent Reduction of Premium.	Payable at Age.*
	£. s. d.	£. s. d.		£. s. d.	£. s.		£. s. d.	£. s. d.	
20	6 17 6	- 2 2	73	6 17 6	- 2 7	68	6 17 6	- 3 -	66
30	6 17 6	- 3 -	74	6 17 6	- 3 6	71	6 17 6	- 4 3	70
40	6 17 6	- 4 3	77	6 17 6	- 5 2	73	6 17 6	- 6 6	72
50	6 17 6	- 6 6	79	6 17 6	- 8 2	76	6 17 6	- 10 7	75

Age at Entry.	TWENTY YEARS.			TWENTY-FIVE YEARS.			THIRTY YEARS.		
	Reversionary Addition to Sum Assured.	Permanent Reduction of Premium.	Payable at Age.*	Reversionary Addition to Sum Assured.	Permanent Reduction of Premium.	Payable at Age.*	Reversionary Addition to Sum Assured.	Permanent Reduction of Premium.	Payable at Age.*
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.	
20	6 17 6	- 3 6	65	6 17 6	- 4 3	64	6 17 6	- 5 2	63½
30	6 17 6	- 5 2	68	6 17 6	- 6 6	67	6 17 6	- 8 2	66
40	6 17 6	- 8 2	70	6 17 6	- 10 7	69	6 17 6	- 13 11	†
50	6 17 6	- 13 11	74	6 17 6	- 18 8	†	6 17 6	1 4 7	†

In the Temperance Section the Reversionary Bonuses are 8*l.* 5*s.* at each age, or 20 per cent. more than those quoted above.

* Including the application of former bonuses.

† These Policies have matured and been paid.

Samuel Wright, Chairman.
J. R. Cuthbertson,) Directors.
Charles L. Hacking,)
John G. Phillips, Secretary.

(Sixth Schedule.)

1.

Annual Premiums for the Assurance of 100*l.* for the Whole Term of Life.

Age next Birthday.	With Profits.	Without Profits.	Age next Birthday.	With Profits.	Without Profits.	Age next Birthday.	With Profits.	Without Profits.	Age next Birthday.	With Profits.	Without Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
15	1 13 1	1 12 10	28	2 6 2	2 - -	41	3 6 8	2 17 9	53	5 3 6	4 13 9
16	1 13 11	1 13 8	29	2 7 5	2 1 -	42	3 8 8	2 19 9	54	5 8 2	4 17 10
17	1 14 10	1 14 6	30	2 8 8	2 1 9	43	3 10 10	3 2 -	55	5 13 4	5 2 3
18	1 15 9	1 15 4	31	2 9 10	2 2 9	44	3 13 -	3 4 4	56	5 19 2	5 7 8
19	1 16 8	1 15 9	32	2 11 -	2 3 10	45	3 15 4	3 6 9	57	6 5 4	5 13 2
20	1 17 6	1 16 4	33	2 12 6	2 4 9	46	3 17 10	3 9 4	58	6 11 8	5 19 -
21	1 18 2	1 16 10	34	2 14 1	2 6 -	47	4 - 6	3 12 3	59	6 18 -	6 4 9
22	1 19 1	1 17 4	35	2 15 8	2 7 2	48	4 3 7	3 15 6	60	7 4 6	6 10 10
23	2 - -	1 17 10	36	2 17 4	2 8 6	49	4 6 10	3 19 -	61	7 10 10	6 17 2
24	2 1 2	1 18 4	37	2 19 -	2 10 -	50	4 10 6	4 2 9	62	7 18 8	7 4 9
25	2 2 4	1 18 9	38	3 - 10	2 11 -	51	4 14 5	4 5 9	63	8 5 -	7 12 4
26	2 3 6	1 19 3	39	3 2 9	2 13 9	52	4 18 10	4 9 6	64	8 12 2	8 - 8
27	2 4 10	1 19 8	40	3 4 8	2 15 8						

SCEPTRE LIFE ASSOCIATION (LIMITED)—*continued.*

II. and III.

Present Age.	WITH PROFITS.					WITHOUT PROFITS.		
	Amount Assured.	Reversionary Bonus.	Original Ordinary Premiums	Reduction by Bonus.	Extra Premiums.	Amount Assured.	Ordinary Premiums.	Extra Premiums.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
13	200 - -	- -	3 4 4	- -	- -	- -	- -	- -
14	100 - -	- -	1 10 -	- -	- -	- -	- -	- -
15	300 - -	- -	4 16 5	- -	- -	- -	- -	- -
16	1,450 - -	- -	22 10 1	- -	- -	- -	- -	- -
17	1,400 - -	- -	24 3 5	- -	- -	- -	- -	- -
18	2,500 - -	- -	48 17 -	- -	- -	- -	- -	- -
19	2,650 - -	30 - -	45 11 1	- -	- -	- -	- -	- -
20	2,900 - -	- -	53 2 11	- -	- -	- -	- -	- -
21	6,950 - -	- -	132 4 7	- -	- -	- -	- -	- -
22	4,750 - -	18 - -	90 8 9	- 1 1	- -	- -	- -	- -
23	11,775 - -	71 1 -	226 17 10	- 3 5	- -	- -	- -	- -
24	10,000 - -	29 5 -	195 11 9	- -	5 - -	- -	- -	- -
25	10,600 - -	28 10 -	216 1 5	- -	1 - -	600 - -	11 7 11	- -
26	14,000 - -	69 2 -	239 14 8	- 10 3	- -	200 - -	3 16 6	- -
27	13,500 - -	129 7 -	283 16 -	- -	- -	7 13 -	- -	- -
28	13,950 - -	147 2 -	298 6 10	- 14 6	1 - -	100 - -	1 19 3	- -
29	13,800 - -	155 3 -	299 13 2	- 9 8	1 - -	1,479 5 -	32 12 -	- -
30	21,200 - -	319 2 -	468 7 5	- 14 4	12 10 -	- -	- -	- -
31	24,650 - -	401 17 -	566 13 5	- 17 -	- -	- -	- -	- -
32	25,500 - -	659 11 -	576 14 2	- 15 -	20 10 -	500 - -	10 6 8	- -
33	23,850 - -	591 3 -	558 13 1	1 10 8	13 10 -	120 - -	1 16 4	- -
34	27,300 - -	682 13 -	655 15 10	1 1 5	2 - -	703 - -	14 4 1	- -
35	22,000 - -	1,183 19 -	500 8 6	1 18 10	- -	400 - -	7 17 6	- -
36	22,725 - -	816 18 -	548 3 10	4 5 -	- -	3,663 7 -	149 4 -	- -
37	28,700 - -	1,534 3 -	686 - -	3 1 9	- -	1,175 11 -	23 16 5	- -
38	25,350 - -	1,034 12 -	644 4 4	3 2 7	8 - -	550 3 -	11 12 4	- -
39	28,900 - -	1,242 10 -	740 7 1	5 6 7	8 - -	1,132 18 -	19 14 1	- -
40	25,775 - -	1,329 18 -	660 19 6	5 10 1	1 10 -	1,113 18 -	23 19 1	- -
41	32,425 - -	1,951 6 -	853 10 9	2 14 5	1 10 -	2,326 13 -	52 4 4	- -
42	30,000 - -	1,596 18 -	798 3 11	11 8 6	18 - -	480 16 -	7 16 -	- 1 5
43	29,700 - -	2,244 3 -	783 5 8	5 7 6	4 5 -	817 12 -	15 3 5	- -
44	32,200 - -	2,356 8 -	857 2 6	13 9 6	- 10 -	3,736 10 -	80 16 8	- -
45	30,200 - -	1,835 7 -	889 10 7	7 3 10	4 7 6	1,952 17 -	45 7 7	- -
46	30,350 - -	2,022 15 -	862 2 5	14 18 3	1 10 -	1,591 - -	32 8 3	- -
47	29,850 - -	2,056 6 -	894 14 1	10 19 1	- -	1,654 - -	36 9 4	2 10 -
48	20,900 - -	2,296 12 -	902 11 7	11 6 10	- -	259 10 -	4 12 4	- -
49	30,150 - -	2,649 9 -	893 15 2	15 16 8	6 5 -	1,151 19 -	20 4 5	- -
50	33,200 - -	2,775 5 -	1,036 9 3	17 18 7	4 5 -	991 18 -	19 18 2	- -
51	23,050 - -	2,051 3 -	703 14 11	18 4 -	- -	2,531 10 -	59 16 7	- -
52	23,400 - -	2,191 8 -	733 9 7	19 6 8	3 - -	2,297 17 -	63 - 6	- 4 6
53	24,000 - -	2,062 16 -	788 18 9	17 19 11	1 - -	2,967 9 -	82 16 7	- -
54	20,100 - -	2,240 11 -	653 1 6	14 11 2	- -	2,727 17 -	62 8 8	- -
55	19,100 - -	2,078 - -	611 5 11	19 9 6	5 10 -	3,047 2 -	88 2 5	- -
56	20,950 - -	2,324 1 -	698 12 2	19 15 11	4 10 -	1,210 18 -	29 3 6	- 5
57	26,800 - -	3,490 9 -	895 8 1	21 13 11	- 15 -	2,030 - -	86 18 8	- 10
58	20,350 - -	2,626 16 -	674 17 5	27 2 5	3 5 -	2,573 16 -	68 13 1	1 - -
59	20,575 - -	2,648 3 -	696 8 11	28 1 -	- -	2,969 6 -	77 11 10	- -
60	18,800 - -	2,588 2 -	681 13 11	16 4 2	- -	1,834 4 -	44 1 -	1 - -
61	12,850 - -	1,640 10 -	454 14 2	23 6 5	2 1 -	2,295 8 -	61 7 11	- -
62	12,030 - -	1,566 13 -	435 7 11	23 16 5	- -	2,243 19 -	65 1 9	- -
63	13,350 - -	1,988 15 -	542 2 6	7 12 5	1 10 0	1,505 15 -	26 18 9	- -
64	10,075 - -	1,281 18 -	412 14 9	16 1 9	1 10 0	343 4 -	8 - 10	- -
65	5,500 - -	768 2 -	208 4 7	14 11 4	1 8 2	1,721 1 -	57 11 5	- -
66	6,100 - -	1,119 13 -	235 6 -	6 16 10	- -	1,312 1 -	47 3 6	1 5 -
67	7,800 - -	1,568 1 -	276 18 3	9 19 1	- -	606 13 -	13 17 8	- -
68	4,150 - -	621 1 -	167 15 6	14 4 2	- -	570 1 -	6 14 4	- -
69	3,890 - -	665 5 -	161 3 5	9 3 3	- -	731 14 -	15 13 -	- -
70	5,500 - -	967 8 -	245 6 2	9 6 11	- -	1,431 2 -	70 8 11	- -
71	2,900 - -	437 9 -	139 19 2	8 3 7	- -	782 11 -	12 1 -	- -
72	2,300 - -	457 3 -	95 13 8	3 12 3	- -	849 - -	31 - 2	- -
73	3,250 - -	631 13 -	156 10 4	4 17 -	- 7 6	696 - -	25 19 4	- -
74	3,175 - -	589 4 -	151 6 2	10 10 1	- -	619 16 -	27 13 9	- -
75	2,950 - -	514 - -	170 19 3	6 1 9	- -	678 9 -	22 1 7	- -
76	1,900 - -	399 2 -	89 13 1	5 16 -	- -	506 14 -	18 - 1	- -
77	900 - -	100 15 -	45 9 11	9 14 5	- -	277 7 -	5 4 6	- -
78	2,500 - -	381 10 -	110 11 7	25 14 7	- -	333 3 -	8 7 6	- -
79	600 - -	86 1 -	27 8 9	7 4 3	- -	4 10 -	- -	- -
80	300 - -	59 13 -	14 11 8	2 8 10	- -	183 12 -	- -	- -
81	300 - -	60 6 -	13 11 6	2 11 3	- -	- -	- -	- -
82	300 - -	38 1 -	15 14 8	5 9 1	- -	- -	- -	- -
83	250 - -	22 16 -	17 - 4	4 7 6	- -	- -	- -	- -
84	100 - -	- -	4 18 4	3 8 8	- -	271 8 -	4 19 -	- -
85	200 - -	75 - -	10 16 4	- -	- -	- -	- -	- -
86	- -	- -	- -	- -	- -	- -	- -	- -
87	500 - -	106 5 -	32 18 4	- -	- -	- -	- 11 -	- -
88	- -	- -	- -	- -	- -	5 - -	- -	- -
89	- -	- -	- -	- -	- -	196 2 -	- -	- -
90	- -	- -	- -	- -	- -	- -	- -	- -
91	- -	- -	- -	- -	- -	- -	- -	- -
-	1,015,515 - -	72,812 7 -	28,983 5 10	578 11 10	150 9 2	69,602 19 -	1,819 15 6	6 16 2

RE-ASSURANCES.

41	1,000 - -	- -	31 7 6	- -	- -	- -	- -	- -
46	2,000 - -	- -	77 3 4	- -	- -	- -	- -	- -
47	1,000 - -	- -	38 18 4	- -	- -	- -	- -	- -
48	500 - -	48 - -	16 18 4	- -	- -	- -	- -	- -
-	4,500 - -	48 - -	164 7 6	- -	- -	- -	- -	- -

SCEPTRE LIFE ASSOCIATION (LIMITED)—continued.

II. and III.—continued.

Whole Life Policies Converted by Profits into Endowment Assurances.

Year of Maturity.	Average Age.	Sum Assured.	Reversionary Bonus.	Annual Premiums.	Extra Premiums.
		£. s. d.	£. s. d.	£. s. d.	£. s. d.
1890	70·6	1,400 - -	-	48 16 6	-
1900	69·0	2,350 - -	-	74 6 10	-
1901	68·2	4,150 - -	-	138 11 7	- 10 -
1902	66·3	4,950 - -	-	153 17 6	- 10 -
1903	64·8	6,600 - -	-	200 10 6	4 10 -
1904	63·5	9,900 - -	-	289 7 11	1 5 -
1905	62·8	10,900 - -	-	316 19 10	-
1906	60·7	12,650 - -	-	343 6 1	- 15 -
1907	59·3	13,900 - -	-	360 19 9	-
1908	58·0	12,650 - -	-	311 14 7	- 10 -
1909	57·2	13,900 - -	-	382 11 6	-
1910	56·3	19,500 - -	-	480 8 3	3 - -
1911	55·8	17,350 - -	-	453 3 9	-
1912	55·3	19,850 - -	-	516 16 6	1 10 -
1913	54·4	15,250 - -	-	391 14 3	- 10 -
1914	53·7	16,060 - -	-	424 4 6	- 10 -
1915	51·8	18,100 - -	-	465 19 2	3 - -
1916	51·8	20,750 - -	-	541 12 11	1 15 -
1917	50·9	15,100 - -	-	382 17 1	- 10 -
1918	50·2	17,360 - -	-	443 13 11	- 10 -
1919	48·7	16,450 - -	-	400 6 7	1 - -
1920	48·4	17,475 - -	6 5 -	444 1 5	2 - -
1921	47·2	19,800 - -	-	476 16 10	-
1922	47·5	18,550 - -	-	462 12 7	2 10 -
1923	46·3	17,400 - -	-	429 16 11	-
1924	45·4	18,200 - -	-	449 16 1	- 10 -
1925	44·2	17,175 - -	-	408 7 3	-
1926	43·8	17,175 - -	-	413 11 6	3 15 -
1927	42·3	17,800 - -	-	410 14 10	- 10 -
1928	41·2	18,050 - -	-	406 11 6	-
1929	40·8	12,950 - -	-	293 6 8	2 - -
1930	40·1	15,200 - -	-	344 11 1	-
1931	40·2	14,350 - -	-	335 13 5	-
1932	38·9	13,225 - -	-	298 16 8	3 17 6
1933	36·7	9,450 - -	-	205 9 3	-
1934	37·4	6,650 - -	-	150 7 7	-
1935	36·5	10,250 - -	-	225 7 5	-
1936	34·6	6,450 - -	-	135 18 -	-
1937	34·9	7,750 - -	-	174 13 1	- 10 -
1938	34·0	5,300 - -	-	114 - 2	4 10 -
1939	34·8	5,900 - -	-	130 15 3	-
1940	33·7	5,550 - -	-	121 18 7	-
1941	32·5	4,800 - -	-	104 3 10	-
1942	33·0	3,800 - -	-	83 2 5	-
1943	31·5	2,200 - -	-	45 9 1	-
1944	31·0	1,550 - -	-	32 13 11	1 10 -
1945	30·0	3,050 - -	-	61 9 6	-
1946	28·5	3,100 - -	-	63 - 1	-
1947	28·0	3,000 - -	6 5 -	58 2 6	-
1948	26·5	1,550 - -	-	30 1 10	-
1949	26·5	1,350 - -	-	26 1 3	-
1950	24·0	750 - -	-	13 13 2	-
1951	24·5	500 - -	-	9 12 3	-
1952	23·0	400 - -	-	7 1 8	-
1953	22·0	200 - -	-	3 8 9	-
1955	20·0	100 - -	-	1 13 1	-
-	-	570,400 - -	12 10 -	14,074 19 4	41 17 6

IV., V., and VI.

CLASS.	Sums Assured.	Bonus Additions.	Ordinary Premiums.	Extra Premiums.	Total Premiums Received.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
WITH PROFITS.					
Endowment Assurances	445,968 19 -	17,798 10 -	17,875 4 8	30 10 -	154,041 11 7
Endowment Assurances by Limited Payments	400 - -	-	8 12 10	-	145 14 1
Joint Life Assurances (Reduction of Premium 1s. 10s. 5d.)	14,700 - -	1,220 3 -	688 3 2	-	8,860 5 -
Limited Premium Assurances (Reduction of Premium 2s. 6s. 2d.)	22,610 - -	1,106 12 -	717 2 4	12 - -	6,840 8 -
Whole Life Assurances (double Premiums after 3 years)	12,100 - -	13 10 -	243 7 9	-	757 6 2
TOTALS	494,878 19 -	20,147 15 -	19,532 10 9	42 10 -	170,645 4 10
WITHOUT PROFITS.					
Endowment Assurances	21,900 13 -	-	848 6 7	15 - -	12,940 8 4
Endowment Assurances by Limited Payments	1,600 - -	-	88 5 4	-	970 13 10
Joint Life Assurances	1,931 1 -	-	51 8 6	-	1,877 19 6
Temporary Assurances	5,450 - -	-	131 17 7	2 - -	571 11 1
Limited Premium Assurances	450 - -	-	2 11 8	-	174 9 2
Contingent Assurances	3,016 14 -	-	3 10 9	-	592 7 10
Last Survivor Assurances	851 - -	-	10 10 3	-	165 5 3
Redemption of Lease	2,150 - -	-	-	-	216 10 -
Simple Endowments, Premiums returnable	7,025 - -	-	355 19 4	-	3,069 - 9
Simple Endowments, Premiums not returnable	350 - -	-	6 1 9	-	122 - 6
TOTALS	45,624 8 -	-	1,498 11 9	17 - -	20,420 6 3

RE-ASSURANCES.

CLASS.	Sums Assured.	Bonus Additions.	Ordinary Premiums.	Extra Premiums.	Total Premiums paid to Re-assuring Company.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Endowment Assurance payable at 60 (present Age 52)	2,000 - -	114 2 -	112 16 8	-	1,241 3 4

SCEPTRE LIFE ASSOCIATION (LIMITED) *-continued.*

VII. and VIII.

The Association has not granted any annuities.

IX.

The average rate of Interest at which the Life Assurance fund of the Association was invested, at the close of each year, during the period since the last investigation.

			£.	s.	d.	
On the 31st December, 1894	-	-	-	-	-	4 5 4 per cent. per annum.
" " 1895	-	-	-	-	-	4 4 10 " "
" " 1896	-	-	-	-	-	4 3 3 " "
" " 1897	-	-	-	-	-	4 2 7 " "
" " 1898	-	-	-	-	-	4 1 9 " "

X.

The surrender value of policies effected for the whole period of life, and upon which at least five full years premiums have been paid, varies according to the age of the assured and duration of the policy, as shown in the following table: -

Minimum Surrender Values of Ordinary Whole Life with Profit Policies for 100*l*.

Age at Entry.	NUMBER OF YEARS THE POLICY HAS BEEN IN FORCE.			
	5	10	15	20
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	2 12 1	5 15 2	9 6 5	13 7 -
30	3 17 3	8 5 2	13 7 3	19 - 2
40	5 14 8	12 1 6	19 - 5	26 7 8
50	8 5 6	17 1 -	25 17	34 11 10

The amount allowed for surrender of endowments is 75 per cent. of the premiums received. The allowance in the case of endowment assurances varies according to the age of the assured and that at which the policy becomes payable, but is always greater than the proportion allowed for surrender of whole life policies.

Minimum Surrender Values of Endowment Assurance with Profit Policies for 100*l*. payable at 60.

Age at Entry.	NUMBER OF YEARS THE POLICY HAS BEEN IN FORCE.		
	5	10	15
	£. s. d.	£. s. d.	£. s. d.
20	3 15 2	8 1 5	14 3 6
30	6 3 11	12 18 6	23 3 3
40	11 - 11	22 14 -	41 6 8

(Note.)

The Association does not transact business at other than European rates, but persons residing in unhealthy climates are charged an extra premium, according to the nature of the risk incurred.

In the case of lives not considered first class, the proposer has the option of having an addition made to the premium, or of having a special condition inserted in the policy that if he should die within his expectancy of life an abatement shall be made from the sum assured. The amount to be so deducted decreases in equal sums each year, and if the assured attains his expectancy of life the sum assured is paid in full. In the valuation all policies, where abatement is taken, are valued as assurances for the full amount at the correct age of entrance; and in all cases where the premiums have been increased the policies are valued as if they were effected at ages corresponding to the increased premiums.

Samuel Wright, Chairman.
J. R. Cuthbertson, } Directors.
Charles L. Hacking, }
John G. Philips, Secretary.

NATIONAL MUTUAL LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the National Mutual Life Assurance Society, for the Year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds at beginning of the Year	2,547,371	-	-	Claims by Death or Survivance	188,238	16	5
Premiums (less Re-Assurance)	186,382	2	9	Surrenders (less Re-Assurance)	9,571	1	9
Consideration for Annuities granted	10,307	16	3	Annuities (less Re-Assurance)	10,922	15	5
Interest, Dividends and Rents (less Income Tax)	91,604	1	8	Reductions allowed to Members on their Premiums	17,318	12	-
Profit on Securities realised and Reversions re-valued	17,220	6	11	Commissions	5,564	15	8
Fines and Fees	350	1	3	Expenses of Management	21,191	2	3
				Assurance Fund at end of year, as per Second Schedule	2,600,428	5	4
£.	2,853,235	8	10	£.	2,853,235	8	10

BALANCE SHEET

Of the National Mutual Life Assurance Society, on 31st December 1898.

	£.	s.	d.		£.	s.	d.
Assurance Fund	2,584,078	5	4	Mortgages on Property within the United Kingdom:—			
Investment Reserve Fund	16,350	-	-	Freehold and Leasehold Properties, Life Interests, &c.	688,085	14	-
Total Funds as per First Schedule	2,600,428	5	4	County and Borough Rates	58,643	17	3
					746,729	11	3
Claims admitted or announced but not paid	37,856	16	6	Loans on the Society's Policies	150,447	10	10
				Investments:—			
Sundry Charges and Accounts due but not paid	7,007	15	5	British Government Securities	29,909	14	-
				Bank of England Stock	28,001	15	-
				British Municipal Stocks	84,154	-	9
				Indian and Colonial Government Securities	332,788	19	9
				Railway and other Debt-stocks	68,342	17	6
				Indian Railway Stocks, Shares, &c.	154,720	11	6
				Railway Shares, Preference and Ordinary	208,066	12	2
				Colonial Municipal Securities	24,151	12	11
				Dock Company's Securities	15,188	7	-
				Gas Companies' Securities	35,431	1	3
				Water Companies' Securities	24,962	19	8
				House Property	268,397	8	9
				Landed Property	6,126	12	-
				Ground Rents	120,839	14	-
				Rent Charges (1,734 <i>l.</i> 1 <i>s.</i> 6 <i>d.</i> per annum)	9,074	13	6
				Reversions and Life Interests	264,922	8	4
					1,675,079	8	1
				Loans on Personal Security	8,138	16	9
				Sundry Debtors	95	19	6
				Outstanding Premiums	21,000	9	6
				Outstanding Interest and Rents	12,195	8	7
				Accrued Interest	23,012	10	6
				Agents' Balances	1,128	13	9
				Office Furniture and Fixtures	535	8	1
				Cash in hand and on Current Account	6,929	-	5
£.	2,645,292	17	3	£.	2,645,292	17	3

J. Inland Danvers, Chairman.
Ernest Villiers,
Geo. Arth. Battcock, } Directors.
Geoffrey Marks, Actuary and Manager.

London, 26th July, 1899.

NATIONAL MUTUAL LIFE ASSURANCE SOCIETY—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of The National Mutual Life Assurance Society made by the Actuary.

I.

The date up to which the Valuation was made is the 31st December 1898.

II.

The general principle adopted in the Valuation has been to determine the net liability by deducting the present value of the premiums payable under the various contracts (reduced as hereinafter stated by a reserve for future expenses and profits) from the present value of the corresponding sums assured and bonuses.

In Increasing Premiums and Short Term cases a proportion of the office premium, exceeding the net premium liability, has been reserved.

For Deferred Assurances the full premiums received with compound interest have been reserved.

In respect of a few special risks not considered to admit of actuarial valuation the full premium received by the society has been reserved.

Throughout the Valuation it has been assumed that the ages of the lives assured and annuitants were their nearest integral ages at the date of Valuation.

The Method by which the Whole Life Assurances have been valued provides a full reserve of loading on those paid up or subject to a limited number of premiums.

Special reserves have been made for early payment of claims and unequal incidence of premium income.

The divisible surplus has been applied (a) as regards With Profit Policies effected with the National Life Assurance Society prior to 1st January, 1871, which Policies constitute Class A of the Society, to reduce the premiums for the five years following the date of Valuation by a uniform percentage, or to provide equivalent additions to the sums assured in the case of Policies taking profits in that form; (b) as regards all other With Profit Policies entitled to participate, which Policies constitute the With Profit Class of the Society, to provide additions to the sums assured at a uniform rate per cent. per annum adjusted in respect of any difference between the rate of premium paid and the rate of premium now charged by the Society, or to provide equivalent permanent reductions of premium in cases where profits have on previous occasions been applied to reduce the premiums.

The principles upon which the Valuation has been made were determined by the Actuary. The principles upon which the profits have been distributed are, so far as regards Class A, prescribed by the Society's Act of Parliament, and were as regards all other Policies determined by the Directors under the advice of the Actuary.

III.

The Tables of Mortality used in the Valuation are :

For Survivorship Assurances, the Carlisle Table.

For all other Assurances, and for Deferred and Reversionary Annuities, the Institute of Actuaries' H^Y Table.

For Immediate Annuities, the Government Annuitants' (Analysed) Table, 1883.

IV.

The Rate of Interest assumed in the calculations is 3 per cent.

V.

The proportion of the annual premium income reserved as a provision for future expenses and profits is :

In respect of Policies effected with the Society, or with the Mutual or National Societies, the whole of the loading, i.e., the difference between the premiums actually payable and the net premiums according to the basis stated in Answers III. and IV.

In respect of Policies transferred from the Whittington Company 10 per cent.

VI.

CONSOLIDATED REVENUE ACCOUNT of the National Mutual Life Assurance Society for Three Years commencing 1st January 1896* and ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 1st January 1896, the beginning of the period -	2,449,855	13	4	Claims by Death or Survivance (<i>less</i> Re-Assurance) -	536,838	11	10
Premiums (<i>less</i> Re-Assurance) -	558,732	3	5	Surrenders (<i>less</i> Re-Assurance) -	33,992	15	9
Consideration for Annuities granted -	22,908	9	9	Annuities (<i>less</i> Re-Assurance) -	83,709	5	5
Interest, Dividends, and Rents (<i>less</i> Income Tax) -	268,054	17	11	Commissions -	16,735	6	4
Profit on Securities -	41,173	4	5	Expenses of Management -	63,800	12	7
Fines and Fees -	826	17	5	Amalgamation Expenses -	2,353	7	8
				Reductions allowed to Members on their Premiums -	53,027	19	4
				Amount of Funds on 31st December, 1898, the end of the period, as per First Schedule -	2,600,428	5	4
£.	3,341,546	6	3	£.	3,341,546	6	3

* For 1896 and previous years, separate returns were made by the Mutual and National Societies. Under the Society's Act of 1896 (by which the Mutual and National Societies were incorporated in the National Mutual Society) the joint Societies' Accounts commenced as at 1st January 1896; consequently on the present occasion the consolidated revenue account covers a period of three years only.

NATIONAL MUTUAL LIFE ASSURANCE SOCIETY—continued.

VII.

SUMMARY AND VALUATION of the Policies of the National Mutual Life Assurance Society,
as at the 31st December 1898.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS.								
Whole Life Assurances at Uniform Premiums	5,637	£. 3,831,549 11 10	£. 90,541 12 10	£. 68,004 5	2,411,053	1,066,580	801,093	1,609,960
Whole Life Assurances at Increasing Premiums	57	52,355 10 -	1,088 12 8	—	1,141	—	—	1,141
Endowment Assurances at Uniform Premiums	1,781	324,439 14 4	15,162 1 1	12,354 5	202,397	168,077	136,954	65,443
Endowment Assurances at Varying Premiums	13	3,205 - -	164 11 -	128 0	1,989	1,985	1,544	445
Deferred Assurances	19	15,000 - -	182 5 7	—	1,580	—	—	1,580
Endowments	288	41,686 15 -	1,761 19 4	1,707 1	35,618	8,640	8,371	27,247
Assurances on Two or More Lives	24	14,435 12 -	473 6 2	337 2	8,815	6,263	4,462	4,353
Survivorship Assurances	1	2,600 - -	30 8 10	37 3	193	152	136	57
Option to Effect an Assurance	1	—	—	—	80	—	—	80
Extra Premiums	—	—	2,520 - 4	—	1,200	—	—	1,200
TOTAL Assurances, with Profits	7,821	4,285,272 8 2	111,924 17 10	82,558 6	2,664,126	1,251,697	952,560	1,711,566
II.—WITHOUT PARTICIPATION IN PROFITS.								
Whole Life Assurances at Uniform Premiums	3,981	1,481,192 18 11	43,187 17 7	39,375 7	893,062	510,906	435,808	427,254
Whole Life Assurances at Increasing Premiums	17	14,250 - -	348 15 9	—	508	—	—	508
Endowment Assurances at Uniform Premiums	1,700	382,965 13 10	15,393 17 1	13,178 5	273,157	139,154	119,128	154,029
Endowment Assurances at Increasing Premiums	1	300 18 -	5 7 -	—	21	—	—	21
Guaranteed Tontine Endowment Assurances at Uniform Premiums	112	62,704 - -	1,900 17 6	1,849 1	32,621	23,538	22,897	9,724
Guaranteed Tontine Endowment Assurances at Increasing Premiums	1	200 - -	5 19 8	—	5	—	—	5
Endowments	190	26,941 - -	1,036 12 6	1,006 6	20,270	8,043	7,810	12,460
Short Term Assurances	32	84,232 10 -	1,235 18 4	—	643	—	—	643
Assurances on Two or More Lives	135	46,113 7 -	1,204 1 7	1,072 8	24,683	16,011	13,374	11,309
Survivorship Assurances	138	187,392 - -	1,474 14 1	1,247 4	16,151	9,605	8,201	7,950
Issue and Special Contingency Assurances	75	160,064 - -	107 10 -	—	4,692	—	—	4,692
Leasehold Redemption Assurances	37	62,940 - -	1,453 - 6	1,435 3	27,661	21,926	21,659	6,002
Extra Premiums	—	—	2,537 2 1	—	1,269	—	—	1,269
TOTAL Assurances, without Profits	6,419	2,509,355 7 9	69,936 13 8	59,165 4	1,224,743	723,272	658,877	635,866
TOTAL Assurances	14,240	6,794,627 10 11	181,861 11 6	141,724 0	3,958,869	1,979,969	1,611,437	2,347,432
Deduct Re-assurances	—	380,999 11 3	8,204 3 3	6,061 2	156,177	73,136	61,827	94,350
Net Amount of Assurances	14,240	6,413,627 19 8	173,657 8 3	135,662 8	3,802,692	1,906,833	1,549,610	2,253,082
Adjustments:								
For Early Payment of Claims	—	—	—	—	19,523	—	—	19,523
For Unequal Incidence of Premium Income	—	—	—	—	5,935	—	—	5,935
ANNUITIES.								
		Per Annum.						
Immediate Annuities	190	14,166 16 11	—	—	105,954	—	—	105,954
Deferred and Reversionary Annuities	14	744 - -	189 7 3	—	1,806	—	—	1,806
TOTAL Annuities	204	14,910 16 11	189 7 3	—	107,760	—	—	107,760
Deduct Re-assurances	—	2,300 - -	—	—	7,321	—	—	7,321
Net Amount of Annuities	204	12,610 16 11	189 7 3	—	100,439	—	—	100,439
TOTAL of the Results	14,444	6,413,627 19 8 and 12,610 16 11 per annum	173,846 15 6	135,662 8	3,928,589	1,906,833	1,549,510	2,378,970

VALUATION BALANCE SHEET as at 31st December 1898.

Liability under Assurance and Annuity Contracts	£. 2,378,979 - -	Funds as at 31st December 1898	£. 2,800,428 5 4	£. 2,584,078 5 4
Reserve for Claims Announced after Completion of Valuation	1,000 - -	Less Investment Reserve Fund	16,350 - -	
Balance, being Surplus	204,099 5 4			
£. 2,584,078 5 4				£. 2,584,078 5 4

NATIONAL MUTUAL LIFE ASSURANCE SOCIETY—*continued.*

VIII.

Participation policies on which not less than one year's premium has been paid are entitled to share in the profits from the dates on which they were effected.

IX.

(1) The total amount of profit made is 217,992*l.* This sum is arrived at by adding to the surplus, as shown by the Valuation Balance Sheet, the sum of 13,893*l.*, being the amount allowed in interim bonuses and reductions of premium, less the estimated undivided surpluses of the Mutual and National Societies, after provision for the additional reserves required by the societies' present basis of valuation.

(2) The sum of 182,069*l.* has been divided among 7,292 policies, assuring 3,690,605*l.* 13*s.* 4*d.*

(3) In Class A the premiums payable for the five years 1899–1903 will be reduced by 100 per cent., or equivalent additions will be made to the sums assured.

The following are specimens of the Reversionary Bonuses allotted to Whole Term Policies for 100*l.* in the "With Profit" Class :—

Mutual Policies (Five Years' Bonus).

Age at Entry.	Duration of Policy.		Age at Entry.	Duration of Policy.	
	Five to Twenty Years.	Over Twenty Years.		Five to Twenty Years.	Over Twenty Years.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
20	6 5 -	7 6 -	40	8 13 -	9 - -
30	7 14 -	8 5 -	50	10 6 -	8 10 -

NOTE.—Policies of 20 years' duration and upwards are subject to a different Scale of Premiums from that under which more recently issued policies were effected.

National Policies (Four Years' Bonus).

Age at Entry.	Five to Fifteen Years' Duration.	Age at Entry.	Five to Fifteen Years' Duration.
	£. s. d.		£. s. d.
20	6 4 -	40	6 14 -
30	6 14 -	50	6 16 -

NOTE.—Policies effected before 1st May 1883 take permanent reductions of premium, such reductions being equivalent to the Reversionary Bonuses shown in the above Table.

National Mutual Policies (Three Years Bonus).

Age at Entry.	Three Years' Duration.	Age at Entry.	Three Years' Duration.
	£. s. d.		£. s. d.
20	4 10 -	40	4 10 -
30	4 10 -	50	4 10 -

NOTE.—No National Mutual Policy has yet been five years in force.

NATIONAL MUTUAL LIFE ASSURANCE SOCIETY—*continued.*IX.—*continued.*

The terms of commutation of Reversionary Bonuses for Cash or Permanent Reduction of Premium are as shown in the following Table :—

Table showing the Cash or Reduction of Premium allowed for a Reversionary Bonus of 10% payable at death.

Present Age.	Cash.	Permanent Annual Reduction of Premium.	Present Age.	Cash.	Permanent Annual Reduction of Premium.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
25	2 17 3	- 3 3	55	4 19 -	- 9 5
30	3 2 9	- 3 9	60	5 7 10	- 11 11
35	3 8 8	- 4 4	65	5 19 9	- 15 4
40	3 15 3	- 5 2	70	6 12 1	1 - 3
45	4 2 8	- 6 2	75	7 4 1	1 7 2
50	4 10 7	- 7 7			

The following are specimens of the Reversionary Bonuses allotted to Endowment Assurance Policies for 100% maturing at age 60 :—

Mutual Policies (Four Years' Bonus).

Age at Entry.	Four Years' Duration.	Age at Entry.	Four Years' Duration.
	£. s. d.		£. s. d.
25	5 18 -	35	6 4 -
30	6 2 -	40	6 2 -

NOTE.—The Mutual Society did not issue With Profit Endowment Assurance Policies prior to 1895.

National Policies (Four Years' Bonus).

Age at Entry.	All Durations.	Age at Entry.	All Durations.
	£. s. d.		£. s. d.
25	6 12 -	35	6 12
30	6 12 -	40	6 10 -

National Mutual Policies (Three Years' Bonus).

Age at Entry.	Three Years' Duration.	Age at Entry.	Three Years' Duration.
	£. s. d.		£. s. d.
25	4 10 -	35	4 10 -
30	4 10 -	40	4 10 -

NOTE.—No National Mutual Policy has yet been five years in force.

NATIONAL MUTUAL LIFE ASSURANCE SOCIETY—continued.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the National Mutual Life Assurance Society on the 31st December 1898.

I.

Annual Premiums to assure 100*l.* payable at Death.

Age next Birthday.	With Profits.	Without Profits.	Age next Birthday.	With Profits.	Without Profits.	Age next Birthday.	With Profits.	Without Profits.
	<i>£. s. d.</i>	<i>£. s. d.</i>		<i>£. s. d.</i>	<i>£. s. d.</i>		<i>£. s. d.</i>	<i>£. s. d.</i>
15	1 15 6	1 8 9	35	2 14 11	2 7 1	55	5 9 4	4 18 3
16	1 16 7	1 9 9	36	2 16 5	2 8 6	56	5 14 1	5 2 9
17	1 17 8	1 10 9	37	2 18 1	2 10 -	57	5 19 2	5 7 6
18	1 18 7	1 11 8	38	2 19 10	2 11 8	58	6 4 6	5 12 7
19	1 19 6	1 12 6	39	3 1 8	2 13 5	59	6 10 2	5 17 11
20	2 - 3	1 13 2	40	3 3 7	2 15 3	60	6 16 2	6 3 7
21	2 - 9	1 13 8	41	3 5 8	2 17 2	61	7 2 5	6 9 6
22	2 1 3	1 14 2	42	3 7 10	2 19 2	62	7 9 1	6 15 9
23	2 1 11	1 14 9	43	3 10 1	3 1 4	63	7 16 5	7 2 8
24	2 2 7	1 15 5	44	3 12 5	3 3 6	64	8 4 3	7 10 1
25	2 3 4	1 16 2	45	3 14 11	3 5 10	65	8 12 3	7 17 7
26	2 4 2	1 16 11	46	3 17 6	3 8 4	66	9 - 11	8 5 9
27	2 5 1	1 17 10	47	4 - 3	3 10 11	67	9 10 2	8 14 5
28	2 6 1	1 18 9	48	4 3 2	3 13 8	68	10 - 2	9 3 11
29	2 7 2	1 19 9	49	4 6 3	3 16 7	69	10 10 11	9 14 1
30	2 8 4	2 - 10	50	4 9 6	3 19 8	70	11 2 4	10 4 9
31	2 9 7	2 2 -	51	4 13 -	4 2 11	71	11 14 2	10 15 11
32	2 10 10	2 3 2	52	4 16 8	4 6 5	72	12 6 5	11 7 6
33	2 12 2	2 4 5	53	5 - 7	4 10 1	73	12 19 -	11 19 4
34	2 13 6	2 5 8	54	5 4 10	4 14 -	74	13 12 2	12 11 9

II. and III.

The total amount assured under Assurances for the Whole Term of Life at uniform Premiums, which were in existence at the date above mentioned.

The amount of premiums receivable annually for each year of life after deducting the abatements made by the application of bonuses.

Assurances for the Whole Term of Life—With Participation in Profits.

Age.	Amount Assured.	Reversionary Bonus.	Ordinary Annual Premiums. ^a	Extra Annual Premiums. ^c	Age.	Amount Assured.	Reversionary Bonus.	Ordinary Annual Premiums. ^a	Extra Annual Premiums. ^c
	<i>£. s. d.</i>	<i>£. s. d.</i>	<i>£. s. d.</i>	<i>£. s. d.</i>		<i>£. s. d.</i>	<i>£. s. d.</i>	<i>£. s. d.</i>	<i>£. s. d.</i>
16	1,000 - -	5 - -	16 3 4	4 11 8	54	90,880 6 8	9,958 12 4	2,749 8 3	32 8 9
17	2,000 - -	- - -	36 11 8	- - -	55	93,743 - -	15,530 2 8	2,285 18 7	27 5 11
18	100 - - -	- - -	1 18 7	- 10 -	56	89,458 - -	15,944 - 1	2,488 6 2	38 6 3
19	3,500 - -	- - -	68 10 -	- - -	57	93,863 - -	17,940 16 8	2,576 18 7	55 10 6
20	850 - - -	- - -	7 4 7	1 3 1	58	97,585 - -	21,445 2 8	2,736 5 3	27 11 4
21	3,850 - -	14 10 -	62 5 3	- - -	59	73,489 - -	10,428 9 5	1,854 12 10	41 13 -
22	2,300 - -	6 12 -	33 15 0	- 3 10	60	80,442 - -	16,291 16 9	2,473 19 5	23 3 11
23	6,350 - -	43 18 -	122 6 8	- - -	61	82,435 - -	19,217 11 4	2,118 16 6	38 13 1
24	10,206 - -	62 11 -	161 19 -	19 3 11	62	66,887 15 -	15,290 8 10	1,996 7 1	8 9 8
25	14,050 - -	80 8 -	260 5 3	28 5 -	63	85,076 - -	26,132 4 7	2,165 8 7	21 15 11
26	40,700 - -	28 - -	794 13 10	1 17 2	64	72,687 - -	15,453 8 10	1,986 10 10	4 2 -
27	14,259 - -	141 - -	284 2 1	11 19 10	65	86,280 - -	15,800 11 -	2,738 15 11	14 11 3
28	15,375 - -	98 18 4	300 4 11	15 2 9	66	61,784 - -	13,168 5 -	1,772 5 10	21 9 4
29	21,634 - -	176 2 -	458 13 7	- 9 1	67	71,735 - -	22,968 5 5	1,996 7 2	51 14 -
30	27,668 13 4	268 9 -	565 18 -	10 12 7	68	85,388 - -	11,294 9 10	997 - 2	6 5 6
31	25,583 6 8	332 8 8	529 7 9	21 8 3	69	71,060 - -	27,009 12 7	1,709 19 3	55 10 10
32	26,333 6 8	937 9 -	508 10 2	11 5 5	70	82,454 - -	10,508 19 3	960 3 10	- 1 6
33	36,060 13 4	569 14 -	746 9 3	14 10 3	71	63,584 - -	14,787 12 11	1,826 18 -	1 13 4
34	29,494 6 8	787 13 -	623 4 11	51 13 3	72	54,243 - -	13,681 5 11	1,645 6 2	35 13 2
35	40,013 - -	1,029 14 6	801 17 10	19 17 3	73	40,274 - -	12,061 19 -	1,238 5 11	16 8 6
36	49,981 - -	1,248 8 -	976 6 1	36 9 5	74	72,013 - -	15,451 10 3	1,960 14 -	- - -
37	39,400 - -	1,388 - -	913 14 5	42 10 8	75	47,170 - -	12,843 8 10	1,473 13 -	12 7 8
38	56,064 - -	2,032 8 8	1,238 9 2	70 3 3	76	27,906 - -	11,164 3 6	912 13 10	- 18 5
39	51,991 13 4	2,306 14 -	1,197 3 7	50 1 -	77	34,774 - -	6,034 8 11	912 15 8	3 13 6
40	70,177 - -	3,735 13 -	1,646 3 4	67 1 8	78	15,949 - -	3,835 - -	509 11 5	- 3 4
41	59,329 6 8	2,503 11 -	1,429 13 7	53 18 4	79	34,350 - -	6,885 4 -	1,141 7 5	10 18 4
42	57,787 13 4	3,237 13 -	1,460 15 -	16 18 5	80	25,084 - -	2,941 8 -	749 2 2	- - -
43	67,462 13 4	3,935 11 -	1,625 10 4	65 9 1	81	22,144 - -	9,997 9 -	824 12 3	- - -
44	82,199 6 8	4,332 4 4	1,932 14 9	82 2 -	82	5,867 - -	3,246 15 -	193 - 7	1 10 -
45	60,548 13 4	3,553 3 4	1,545 18 10	147 15 9	83	4,150 - -	2,013 12 -	78 4 3	3 11 -
46	58,960 6 8	3,635 9 8	1,434 9 -	13 12 6	84	5,550 - -	3,787 - -	201 5 10	- - -
47	87,131 6 8	7,288 10 6	2,264 18 11	67 11 10	85	8,500 - -	1,097 - -	259 7 1	- - -
48	64,638 6 8	6,013 14 -	1,678 2 9	78 5 8	86	6,974 - -	3,855 - -	275 2 4	- - -
49	72,421 - -	7,216 19 -	1,746 8 6	34 6 9	87	2,450 - -	1,262 10 9	19 19 -	- - -
50	82,384 6 8	7,228 18 -	2,009 2 10	36 1 8	88	12,075 - -	3,352 4 -	1,528 19 8	230 - -
51	81,579 - -	9,800 19 -	2,026 4 8	83 17 10	89	4,350 - -	278 - -	167 16 8	- - -
52	81,540 6 8	7,738 8 -	2,246 9 7	16 3 10	90	2,500 - -	1,424 - -	68 3 6	- 15 -
53	94,688 13 4	12,056 17 10	2,377 13 2	55 12 4	92	800 - - -	- - -	27 19 4	- - -
	<i>£.</i>					<i>£.</i>			
	3,323,805 1 8					507,744 10 2		87,388 2 4	2,025 6 9

* These are the Premiums receivable for the Whole Term of Life. The Premiums receivable for Limited Periods are shown in the following Schedule:

Ceasing.	Ordinary Annual Premiums.	Extra Annual Premiums.	Ceasing.	Ordinary Annual Premiums.	Extra Annual Premiums.	Ceasing.	Ordinary Annual Premiums.	Extra Annual Premiums.	Ceasing.	Ordinary Annual Premiums.	Extra Annual Premiums.
	<i>£. s. d.</i>	<i>£. s. d.</i>		<i>£. s. d.</i>	<i>£. s. d.</i>		<i>£. s. d.</i>	<i>£. s. d.</i>		<i>£. s. d.</i>	<i>£. s. d.</i>
1899	102 13 11	7 10 -	1906	58 14 4	- 12 10	1913	174 19 4	23 - 1	1920	5 7 6	- - -
1900	41 14 4	3 4 2	1907	43 6 7	- 17 8	1914	190 16 10	12 6 1	1921	23 1 2	- - -
1901	96 13 -	12 - -	1908	173 - 6	3 10 6	1915	361 2 5	12 8 6	1922	48 9 10	- - -
1902	184 13 9	2 3 8	1909	86 1 -	- - -	1916	85 18 4	2 18 4	1923	42 1 10	21 - -
1903	383 1 7	3 14 7	1910	150 1 5	1 10 10	1917	76 - -	- - -	1924	37 13 -	- - -
1904	85 - 7	- - -	1911	141 17 9	25 13 4	1918	147 12 10	8 18 11	1925	24 9 -	- - -
1905	162 1 11	- 12 11	1912	249 10 3	37 17 7	1919	95 12 6	- - -	1926	11 15 -	- - -
									<i>£.</i>	3,163 10 6	179 15 -

NATIONAL MUTUAL LIFE ASSURANCE SOCIETY—*continued.*II. and III.—*continued.*

RE-ASSURANCES.

Age.	Amount Assured.	Reversionary Bonuses.	Ordinary Annual Premiums.*	Extra Annual Premiums.	Age.	Amount Assured.	Reversionary Bonuses.	Ordinary Annual Premiums.*	Extra Annual Premiums.
	£.	£. s. d.	£. s. d.	£. s. d.		£.	£. s. d.	£. s. d.	£. s. d.
26	20,090	221 14	388 19 2	—	54	19,000	253 12	758 10 5	—
33	2,000	—	38 16 4	—	55	2,000	—	49 1 8	—
38	3,000	—	89 2 10	—	57	—	—	—	4 10
41	2,000	50	48 1 8	—	65	15,500	—	590 14 2	—
43	3,000	—	89 19 10	—	69	6,000	6,029 2 7	—	—
46	800	6	9 11 6	—	71	8,000	—	89 15	—
47	1,400	— 14	26 6 8	—	74	17,200	2,418	324 14 5	—
49	1,000	80	35 3 4	—	79	8,100	—	333 7 3	—
50	5,000	—	137 2 6	—	80	3,000	—	26 6 8	—
52	3,000	—	65 15	—	88	6,000	684 10	928	145 5
					£.	120,500	9,743 13	3,969 8 5	149 15

* These are the premiums payable throughout life. In addition there is a limited premium of 94*l.* 10*s.*, ceasing in 1933. On the other hand there are limited reductions of premium, amounting to 142*l.* 15*s.* 6*d.*, ceasing in 1900.

Assurances for the Whole Term of Life.—Without Participation in Profits.

Age.	Amount Assured.	Ordinary Annual Premiums.*	Extra Annual Premiums.*	Age.	Amount Assured.	Ordinary Annual Premiums.*	Extra Annual Premiums.*
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
16	310	4 11 9	—	56	47,804 18 8	1,429 15 5	139 11 6
17	5,000	—	—	57	31,999 7 4	945 11 8	62 11 10
20	100	— 16 10	—	58	43,179 10 4	1,366 6 3	102 2 4
21	3,000	50 10	—	59	37,301 8 8	924 11 10	77 11 9
22	100	— 16 10	—	60	30,355 13	983 5 1	25 18 6
23	250 15	4 6 5	—	61	28,115 15	808 4 4	62 10 6
24	1,600	26 15 5	—	62	23,607 8 4	883 18 2	17 2 2
25	525	7 18 5	— 11 5	63	31,511 1 8	1,019 12 11	10 5 4
26	950	12 10 10	— 17 6	64	30,863 6	983 5 6	36 9 1
27	700	7 10 6	—	65	19,252 11 9	844 18 3	14 0 10
28	3,251 13	60 19 10	1 17 4	66	33,065 5 10	1,231 18 0	44 18 0
29	7,350	124 17 6	—	67	24,454 9 8	825 3 7	11 14 3
30	9,391 18	181 1 7	1 4	68	57,089 7 8	2,297 17 2	67 9 7
31	12,350 8	262 4 2	—	69	25,563 2 2	964 6 9	42 15 1
32	5,822 17	104 7	8 15 9	70	22,130	726 9 2	43 19 2
33	13,758 15	264 10 8	5 4 6	71	16,560 9 1	707 7 3	1 10 10
34	26,618 18 8	546 12 7	7 13 4	72	9,830 14 9	354 9 5	—
35	30,642 14	499 1 1	42 14 11	73	15,741 14 6	598 3 3	9 8 1
36	20,973 7	437 7 7	79 9 11	74	17,287 15 6	1,022 7 3	3 9 2
37	14,169 4	308 2 5	31 2	75	17,093	949 18 1	7 15 10
38	29,468 11	610	30 4 4	76	6,791 9	348 5 5	— 10 6
39	9,950 2	213 19 6	9 12 1	77	3,516 15	326 10 10	— 15
40	43,794 10	972 12 7	62 8 11	78	5,800 7 10	346 4 8	2 1 8
41	23,580 16	695 3 6	32 5 9	79	2,059 18	100 14 9	— 10
42	41,026 16 4	935 10 3	43 17 5	80	3,088 7 10	128 15 4	5
43	49,625 16	1,117 8	143 18 4	81	1,866 13	79 2 7	— 18 10
44	50,647 6 6	1,173 19 10	75 19 4	82	1,742 19	118 7 9	—
45	38,059 13 4	993 18	107 10 7	83	11,094 12 6	721 4 5	— 4 10
46	35,704 15 2	891 17 7	99 12	84	1,023	61 3 10	—
47	41,021 15 8	1,017 2	155 15 6	85	929 8	16 7 4	—
48	33,368 15 4	780 12 7	40 6 9	86	350 17	14 13 7	— 4 7
49	38,508 6 8	901 11 2	34	87	960	75 17 2	—
50	33,647 10	882 9	56 7 1	88	720 13	29 9	—
51	53,498 3 8	1,469 15 11	102 10 10	89	230 19	8 5 10	—
52	44,422 2 2	993 14 5	74 7 4	90	142 12	—	—
53	43,460 2 10	1,190 3 3	87 10 4	92	20	2 10 6	—
54	47,657 15 10	1,372 3 6	46	96	76	—	—
55	45,479 18 5	1,293 11 11	59 16 8	£.	1,481,192 18 11	42,375 17 9	2,234 2

* These are the Premiums receivable for the Whole Term of Life. The Premiums receivable for Limited Premiums are shown in the following Schedule:—

Ceasing.	Ordinary Annual Premiums.	Extra Annual Premiums.	Ceasing.	Ordinary Annual Premiums.	Extra Annual Premiums.	Ceasing.	Ordinary Annual Premiums.	Extra Annual Premiums.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
1899	14 2 3	—	1906	167 5 5	11 6 3	1917	192 10	—
1900	48 7 11	—	1911	20 17 6	—	1918	43 8 4	—
1902	88	—	1912	24 6 8	—	1920	5	—
1903	16 9 6	—	1914	36 16 8	—	1923	76	—
1905	1 17 8	—	1915	26 15 5	—	£.	811 19 10	11 6 3

RE-ASSURANCES.

Age.	Amount Assured.	Ordinary Annual Premiums.	Extra Annual Premiums.	Age.	Amount Assured.	Ordinary Annual Premiums.	Extra Annual Premiums.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
34	9,486	181 10	—	60	173 8 9	4 16 8	—
35	729	—	—	62	500	10 2 1	—
44	8,500	185 8 4	25 6 8	63	2,216 14	65 16 8	—
45	1,000	28 6 8	—	64	4,385	132 11 4	10
46	8,121 4	218 8 4	50 12 6	66	2,500	73 3 4	10
49	2,000	42 11 8	—	68	26,000	1,077 6 8	—
54	5,331 15	142 9 7	5 10	70	3,808 10	115 12 6	15
56	821 5	14 11 8	2 10	74	2,000	150	—
57	4,352 10	102 2 1	12 10	75	2,090	145 5 1	—
58	3,068 17	78 16 8	10	76	56 18 6	3 1 1	—
59	2,198 11	70 13 1	—	£.	89,045 8 3	2,397 14 2	159 19 2

NATIONAL MUTUAL LIFE ASSURANCE SOCIETY—continued.

IV., V., and VI.

The total amount assured under Classes of Assurance Business other than Assurances for the Whole Term of Life at uniform premiums.

The amount of premiums receivable annually.

The total amount of premiums which has been received from the commencement upon all Policies under each Special Class (except Endowment Assurances or Endowments at uniform premiums).

Endowment Assurances.—With Participation in Profits.

Year of Maturing.	Amount Assured.	Reversionary Bonus.	Ordinary Annual Premiums.	Extra Annual Premiums.	Year of Maturing.	Amount Assured.	Reversionary Bonus.	Ordinary Annual Premiums.	Extra Annual Premiums.
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
1899	1,015	54	104 11 4	—	1922	11,245	82 4	540 15 11	11 16 2
1900	1,005	127	154 19 3	— 17 8	1923	10,407	61 6	375 16 5	4 15 5
1901	4,268	244 1	379 12 11	1 11 7	1924	9,840	28 17	352 18	1 17 7
1902	3,107	144 1	278 16 8	— 9 11	1925	10,966	36 5	370 9 11	— 13 3
1903	1,772	90 2	252 19 4	1 5 10	1926	10,296	22	344 2 7	— 8 11
1904	6,903	214 2	518 13 11	3 9	1927	8,241	46 4	265 9 2	4 4 9
1905	2,419	60 17	189	1 18 2	1928	9,434	15 2	297 2 5	4 7 10
1906	6,340	379	418 18 5	4 18 8	1929	8,292	14 9	109 9 4	—
1907	6,090	233 11	381 14 6	1 12 5	1930	8,147	5 14	243 12 1	3 17 7
1908	7,839	280 10	468 7 3	2 10 9	1931	5,906	5 18	170 9 4	— 11 5
1909	8,970	206 5	557 6 6	18 14 2	1932	2,806	9 16	65 2 5	— 9 6
1910	10,578	252	602 7 5	7 15 9	1933	3,460	3 9	87	—
1911	16,246	342 8	894 2 8	2 17 11	1934	877	— 10	22 19 8	—
1912	11,223	132 8	577 8 8	1 5 9	1935	2,008	6 5	52 10	— 11 4
1913	11,461	111 4	640 5 1	4 1 3	1936	1,050	—	26 14 9	—
1914	10,858	146	573 19 11	11 1 1	1937	100	—	2 9 8	—
1915	13,924	122 1	988 10 9	7 9 7	1938	200	—	5 1 8	—
1916	14,996 13 4	110	726 16 3	27 8 9	1939	1,000	—	11 17 11	—
1917	13,996	132 4	888 18 5	12 13 10	1940	1,060	1 10	25 1 11	—
1918	11,158	99 17	482 2 8	13 17 2	1941	100	—	2 8 10	—
1919	15,155	210 12	632 12 3	13 12 9	1946	150	—	3 3 8	—
1920	17,516	191 2 8	701 7 11	20 1 1	1947	100	—	2 1 1	—
1921	9,454 13 4	91	396 16 6	11 16					
					£.	320,059 6 8	4,330 7 8	15,162 1 1	204 14 7

Endowment Assurances.—Without Participation in Profits.

Year of Maturing.	Amount Assured.	Ordinary Annual Premiums.	Extra Annual Premiums.	Year of Maturing.	Amount Assured.	Ordinary Annual Premiums.	Extra Annual Premiums.
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
1900	9,950 17	419 11 1	3 6 6	1921	9,393 4	274 14 1	— 1 6
1901	5,703 12	233 3 7	—	1922	9,755 13	288 2 2	—
1902	11,361 18	506 14 5	— 2	1923	6,840 10	204 13 4	13 10
1903	9,213 1	494 14 11	— 11	1924	2,908 10	83 6 8	2 10
1904	12,225 6	535 19 8	7 2 4	1925	5,715 15	164 4 7	1 2 11
1905	9,888 2 4	414 15 8	7 4 2	1926	3,966 10	105 11 11	—
1906	13,762 11	700 17 11	1 13 8	1927	6,001	165 4 9	—
1907	10,607 6	453 1 7	4 19 2	1928	2,499 11	64 5 2	— 10 10
1908	14,078 9	654 14 2	4 10 4	1929	2,167	55 11	— 1 5
1909	18,069 4 8	923 11 1	9 2 9	1930	1,288	35 18 11	— 1 4
1910	16,880 11	757 13 3	6 17 8	1931	725 10	18 1 6	—
1911	26,586 1 2	1,397 10 3	36 11 3	1932	2,150	53 8 11	—
1912	13,602 12	570 7 8	— 4 2	1933	500	11 15 3	—
1913	32,458 15	1,492 4 7	1 1 10	1934	980	10 9	—
1914	15,489 16	646 12 6	7 9 3	1935	100	1 19 11	—
1915	17,897 14 8	730 4 5	5 16 4	1936	350	7 17 4	—
1916	15,338 11	567 19 8	1 4 9	1939	100	2 6 9	—
1917	14,775 4	765 15	15 8 5	1940	250	5 11 3	—
1918	12,717 13	437 2 1	3 1 3	1941	100	1 17 11	—
1919	17,276 4	646 5 9	— 5				
1920	10,707 19	535 16 11	— 1 6				
1921	8,102 11	536 18 9	— 15				
				£.	372,360 9 10	15,393 17 1	136 9 11
					10,625 4	Accumulating Fixed Additions.*	
				£.	382,985 13 10		

* These are treated in Valuation as a liability for the full accumulated amount.

Re-Assurances.

Year of Maturing.	Amount Assured.	Ordinary Annual Premiums.
£. s. d.	£. s. d.	£. s. d.
1908	1,094 10	59
1912	2,000	62 6 8

Guaranteed Tontine Endowment Assurances.—Without Participation in Profits.

Year of Maturing.	Amount Assured.	Tontine Addition.	Ordinary Annual Premiums.	Year of Maturing.	Amount Assured.	Tontine Addition.	Ordinary Annual Premiums.
£.	£.	£. s. d.	£.	£.	£.	£. s. d.	£. s. d.
1900	109	100	18 3	1922	1,150	535	45 11 1
1901	267	267	—	1923	1,500	686	55 10 9
1902	135	—	—	1924	2,290	1,768	94 2
1903	450	368	34 11 2	1925	700	634	31 16 6
1904	3,350	800	204 9 10	1926	1,000	986	34 2
1905	2,600	1,260	171 17 4	1927	200	66	5 17 6
1906	500	200	25 1 3	1928	700	700	24 10 10
1907	1,050	992	71 11 8	1929	200	137	6 3 11
1908	4,150	3,372	277 18 3	1930	100	100	3 1 2
1909	1,900	1,900	149 9	1931	100	100	2 18 8
1910	1,800	1,370	109 6	1932	2,000	2,000	56 6 3
1911	1,950	1,875	125 17 10	1933	500	500	12 10 5
1912	2,900	2,202	160 7 11	1934	1,250	1,250	30 2 2
1913	700	700	35	1935	250	250	5 8 4
1914	250	250	15 11 11				
1915	1,950	1,290	84 10 4				
					36,000	26,704	1,900 17 6
					26,704		
					62,704		

NATIONAL MUTUAL LIFE ASSURANCE COMPANY—*continued*.IV., V., and VI.—*continued*.

Endowments.—With Participation in Profits.

Year of Maturing.	Amount Assured.	Reversionary Bonuses.	Ordinary Annual Premiums.	Year of Maturing.	Amount Assured.	Reversionary Bonuses.	Ordinary Annual Premiums.
	£.	£. s. d.	£. s. d.		£.	£. s. d.	£. s. d.
1899	7,519	44 15 -	332 8 -	1908	1,900	—	73 1 11
1900	3,547	13 6 -	183 12 10	1909	1,000	—	45 4 -
1901	2,548	5 4 -	123 1 4	1910	950	—	41 5 9
1902	5,291	10 4 -	230 9 1	1911	1,850	—	70 9 10
1903	3,710	4 3 -	149 10 -	1912	500	—	12 7 5
1904	4,135	7 13 -	195 1 4	1913	1,000	—	18 12 10
1905	2,350	—	92 9 2	1914	1,150	—	38 7 8
1906	1,400	—	65 - 4	1915	1,200	—	21 2 7
1907	1,450	—	66 5 7	1922	100	1 10 -	3 9 8
				£.	41,600	86 15 -	1,761 19 4

Endowments.—Without Participation in Profits.

Year of Maturing.	Amount Assured.	Ordinary Annual Premiums.	Year of Maturing.	Amount Assured.	Ordinary Annual Premiums.	Year of Maturing.	Amount Assured.	Ordinary Annual Premiums.
	£.	£. s. d.		£.	£. s. d.		£.	£. s. d.
1899	1,225	47 1 8	1906	1,400	50 6 10	1913	1,734	91 16 2
1900	1,200	51 12 2	1907	1,408	66 6 2	1914	500	10 10 4
1901	969	32 9 8	1908	1,250	54 3 1	1915	1,000	37 9 1
1902	1,589	57 9 8	1909	1,904	114 18 2	1916	1,000	32 12 8
1903	2,500	31 2 10	1910	1,950	67 14 9	1917	1,100	38 12 3
1904	1,250	53 8 3	1911	1,400	65 7 -	1918	200	3 12 3
1905	2,062	80 13 7	1912	1,300	49 5 11	£.	26,941	1,036 12 6

OTHER SPECIAL CLASSES.

Description of Transactions.	Amount Assured.	Reversionary Bonuses.	Ordinary Annual Premiums.	Extra Annual Premiums.	Amount of Premiums Received.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
WITH PARTICIPATION IN PROFITS.					
Whole Life Assurance at Increasing Premiums	32,350 - -	5 10 -	1,088 12 8	101 6 8	3,363 8 10
Endowment Assurance at Varying Premiums	3,200 - -	5 - -	164 11 -	2 - -	640 6 9
Deferred Assurances	15,000 - -	—	182 5 7	1 10 -	1,363 7 9
Assurances on Two or more Lives	13,650 - -	785 12 -	473 6 2	5 7 4	5,510 18 10
Survivorship Assurances	2,600 - -	—	30 8 10	—	593 2 6
Special Contingency	—	—	—	—	80 - -
WITHOUT PARTICIPATION IN PROFITS.					
Whole Life Assurance at Increasing Premiums	14,250 - -	—	343 15 9	—	1,319 18 1
Endowment Assurance at Increasing Premiums	309 18 -	—	5 7 -	—	26 15 -
Guaranteed Tontine Endowment Assurance at Increasing Premiums	200 - -	—	5 19 8	—	4 9 9
Short Term Assurances	84,232 10 -	—	1,285 18 4	8 - 10	3,519 18 -
Assurances on Two or More Lives	46,113 7 -	—	1,204 1 7	32 17 3	11,352 15 8
Survivorship Assurances	187,392 - -	—	1,474 14 1	114 5 10	22,148 2 10
Issue and Special Contingency	160,094 - -	—	107 10 -	—	4,691 15 4
Leasehold Redemption	62,940 - -	—	1,453 - 6	—	5,278 16 10

RE-ASSURANCES.

Description of Transactions.	Amount Assured.	Reversionary Bonuses.	Ordinary Annual Premiums.	Extra Annual Premiums.	Amount of Premiums Paid.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
WITH PARTICIPATION IN PROFITS.					
Whole Life Assurance at Increasing Premiums	5,000 - -	—	120 - -	—	360 - -
WITHOUT PARTICIPATION IN PROFITS.					
Short Term Assurances	43,000 - -	—	596 12 6	—	1,789 17 6
Assurances on Two or More Lives	12,000 - -	—	220 18 4	9 - -	3,048 18 4
Survivorship Assurances	65,840 - -	—	68 14 6	—	6,450 17 4
Issue	32,776 - -	—	—	—	601 4 6

NATIONAL MUTUAL LIFE INSURANCE SOCIETY—*continued.*

VII.

The total amount of Immediate Annuities on lives.

Age.	Annuity per Annum.	Age.	Annuity per Annum.	Age.	Annuity per Annum.	Age.	Annuity per Annum.
	£. s. d.		£. s. d.		£. s. d.		£. s. d.
44	8 14 6	60	185 - 10	75	202 16 4	†46 & 69	16 17 1
45	14 5 10	61	187 5 6	76	165 17 -	†48 & 87	3,260 - -
46	26 - -	62	220 10 4	77	714 10 -	†56 & 80	300 - -
48	30 - -	63	367 - -	78	89 12 4	†46 & 69	16 17 1
49	78 - -	64	427 7 6	79	169 16 4	†57 & 59	27 5 -
50	118 7 5	65	139 7 2	80	113 8 6	†59 & 62	118 16 8
51	106 6 5	66	360 17 4	81	270 7 4	†61 & 73	14 17 4
52	148 19 3	67	418 4 8	82	114 9 6	†63 & 67	20 - -
53	64 11 8	68	425 1 8	83	548 5 6	†64 & 72	151 13 4
54	188 18 2	69	947 16 6	84	71 14 -	†67 & 69	100 - -
55	48 2 8	70	340 13 2	85	26 - -	†70 & 77	842 2 8
56	211 4 6	71	116 5 6	86	31 12 4	†71 & 77	101 5 -
57	183 6 6	72	164 14 4	*25	25 - -	†71 & 82	15 7 10
58	40 - -	73	76 18 4	†31 & 59	450 - -	†72, 82 & 84	50 10 -
59	154 18 2	74	243 13 10	†42 & 68	95 - -		
						£.	14,166 16 11

* Temporary—ceasing 1906.

† Joint Life.

‡ Last Survivor.

ANNUITIES RE-ASSURED.

Age	Annuity per Annum.
	£. s. d.
87	2,300 - -

VIII.

The amount of all Annuities other than those specified under heading No. 7.

Class.	Annuity per Annum.	Annual Premiums.	Premiums Received.
	£. s. d.	£. s. d.	£. s. d.
Deferred - - - -	344 - -	102 16 3	1,536 1 3
Reversionary - - - -	400 - -	86 11 -	1,005 6 -
	744 - -	189 7 3	2,541 7 3

IX.

The average rate of interest at which the Life Assurance Fund (exclusive of the amount represented by reversions and life interests) was invested at the close of each year, during the period 1896-8, was :—

	£. s. d.
On 31st December, 1896 - - - - -	4 - 5 per cent.
„ 1897 - - - - -	4 1 6 „
„ 1898 - - - - -	4 1 - „

The amount represented by reversions and life interests was invested at 4/ 10s. per cent. per annum.

NATIONAL MUTUAL LIFE ASSURANCE SOCIETY—*continued.*

X.

The following Tables of Values, calculated for a 1,000*l.* Policy, illustrate the present practice of the Society with regard to the amounts allowed on surrender of Ordinary Policies for the Whole Term of Life and Endowment Assurances.

Whole Life Assurances at Uniform Premiums.

Age at Entry.	NUMBER OF FULL ANNUAL PREMIUMS PAID.					
	5	10	15	20	25	30
	£.	£.	£.	£.	£.	£.
20	26	56	89	126	174	229
25	31	66	105	154	210	273
30	36	77	128	185	251	323
35	43	95	155	223	298	—
40	54	117	188	267	—	—
45	66	142	226	313	—	—
50	81	172	266	364	—	—

Endowment Assurances at Uniform Premiums.

Age at Entry.	MATURING AT AGE.								
	50			55			60		
	DURATION.			DURATION.			DURATION.		
	5 Years.	10 Years.	15 Years.	5 Years.	10 Years.	15 Years.	5 Years.	10 Years.	15 Years.
	£.	£.	£.	£.	£.	£.	£.	£.	£.
20	59	133	226	46	103	173	37	82	137
30	113	294	569	81	182	354	61	136	230
40	378	Policy matures.	—	197	506	Policy matures.	115	297	570

With Profit Policies on which the Bonus has not been commuted receive in addition the cash value of the Reversionary Bonus or Reduction of Premiums.

The Minimum Value allowed for the surrender of Ordinary Whole Life or Endowment Assurance Policies effected since July 7th 1896, on which at least three full annual premiums have been paid, is 33 per cent. of the premiums paid in the case of a With Profit Policy, when the Bonus has not been previously surrendered or anticipated, and 25 per cent. of the premiums paid in the case of a Non-Profit Policy, excluding in all cases any extra premiums charged for impaired health or other cause.

The Surrender Value of Endowments with Return of Premiums is 95 per cent. of all the premiums paid.

The above examples and regulations do not apply to Whittington Policies, for which the Minimum Surrender Values are two-thirds of the Hm. 4 per cent. Gross Premium Value (if any) at the age last birthday of the life assured.

(Note.)

No business is transacted at other than European rates, extra risks of foreign residence being covered by an addition to the ordinary European rate.

Policies on under average lives have been valued at the actual ages of the lives assured, and to the reserve thus obtained has been added one-half of the annual surcharge of premium.

26 July 1899.

Juland Danvers, Chairman.
Ernest Villiers,
George Arthur Battcock, } Directors.
Geoffrey Marks, Actuary and Manager.

LANCASHIRE INSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Lancashire Insurance Company, for the Year ending 31st December 1898

I.—LIFE ASSURANCE ACCOUNT

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at beginning of the Year	1,045,645	15	7	Claims under Life Policies (after deduction of Sums Re-assured)	73,749	12	5
Premiums after deduction of Re-assurance Premiums	99,017	6	2	Annuities	678	9	2
Consideration for Annuities granted	2,753	0	7	Surrenders	3,869	8	4
Interest and Dividends	37,785	2	9	Commission	4,840	4	10
				Expenses of Management	10,489	17	7
				Bonuses paid in Cash	13,487	7	5
				Amount of Life Assurance Fund at the end of the Year	1,078,086	5	4
£.	1,185,201	5	1	£.	1,185,201	5	1

II.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Premiums received after deduction of Re-assurances	705,788	2	6	Losses by Fire (after deduction of Re-Assurances)	445,232	17	9
				Expenses of Management	114,482	5	2
				Commission	125,689	17	8
				Foreign State Taxes	14,328	17	-
				Surplus carried to Profit and Loss Account	6,054	4	11
£.	705,788	2	6	£.	705,788	2	6

III.—EMPLOYERS' LIABILITY DEPARTMENT ACCOUNT.

	£.	s.	d.		£.	s.	d.
Premiums received after deduction of re-assurances	25,659	6	4	Claims after deduction of re-assurances	4,620	1	11
				Expenses of Management and Initial Charges	6,131	8	1
				Commission	2,163	8	9
				Surplus carried to Profit and Loss Account	12,744	7	7
£.	25,659	6	4	£.	25,659	6	4

IV.—PROFIT AND LOSS ACCOUNT

	£.	s.	d.		£.	s.	d.
Balance from last Year	3,231	6	6	Dividends to Shareholders:			
Fire Insurance and General Reserve Funds at beginning of the Year	318,000	-	-	Amount paid, 15th November 1898	6,824	18	-
Interest and Dividends	14,573	15	3	Amount Payable 23rd May 1899	10,236	19	6
Surplus from Fire Business	6,054	4	11	Income Tax			
Surplus from Employers' Liability Business	12,744	7	7	Fire Insurance and General Reserve Funds			
				Balance carried forward			
£.	354,603	14	3	£.	354,603	14	3

LANCASHIRE INSURANCE COMPANY—*continued*.

BALANCE SHEET

Of the Lancashire Insurance Company, on the 31st December 1898.

LIABILITIES.			ASSETS.			LIFE.			FIRE.		
	£.	s. d.		£.	s. d.	£.	s. d.	£.	s. d.		
Share Capital - - - - -	272,986	- -	Mortgages on Property within the United Kingdom - - - - -	258,712	18 3	258,712	18 3	-	-		
Gratuity Fund - - - - -	1,078,086	5 4	Mortgages on Property out of the United Kingdom - - - - -	19,570	12 8	19,570	12 8	-	-		
Gratuity and Reserve Funds - - - - -	318,000	- -	Loans on the Company's Policies - - - - -	41,148	6 7	41,148	6 7	-	-		
Carried forward - - - - -	18,090	1 8	Investments :								
	£.	1,687,162	7 -	British Government Securities - - - - -	36,730	6 6	32,398	16 -	4,331	10 6	
Under Life Policies admitted, but not yet - - - - -	23,202	4 6	Colonial Government Securities - - - - -	60,500	18 8	29,530	12 1	39,970	6 7		
Unpaid Fire Losses - - - - -	83,242	- -	United States Government Securities - - - - -	119,788	10 4	-	-	119,788	10 4		
Unpaid Employers' Liability Claims - - - - -	1,828	16 9	Ditto State and City Bonds - - - - -	43,915	18 11	-	-	43,915	18 11		
Due to Shareholders - - - - -	10,556	10 6	Foreign Government Securities - - - - -	34,334	3 2	9,571	11 1	24,762	12 1		
		118,828	11 9	Ditto City Bonds - - - - -	12,203	15 -	12,203	15 -	-	-	
			Railway and other Debentures, and Debenture Stocks - - - - -	444,187	3 9	290,312	- 9	153,875	3 -		
			Railway Preference and other Shares - - - - -	94,237	10 11	94,237	10 11	-	-		
			Municipal and County and District Council Loans - - - - -	70,655	2 8	70,655	2 8	-	-		
			House Property and Land - - - - -	252,098	8 11	163,487	1 3	88,601	7 4		
			Bank Deposits for Periods - - - - -	21,885	- -	21,885	- -	-	-		
			Deposits with Foreign Companies - - - - -	22,754	9 8	-	-	22,754	9 4		
			Deposit with United States Trustees - - - - -	16,130	3 3	-	-	16,130	3 3		
				1,238,421	11 9	-	-	-	-		
			Agents' and Branch Office Balances - - - - -	190,820	14 2	24,096	18 -	166,723	16 2		
			Outstanding Premiums at Head Office - - - - -	1,829	8 5	1,043	14 -	785	14 5		
			Interest accrued - - - - -	14,836	5 6	9,979	15 3	4,856	10 3		
				£.	s. d.						
			Cash at Bankers - - - - -	35,999	17 3	22,370	2 -	13,629	15 3		
			Bills on hand - - - - -	4,651	4 2	74	13 4	4,576	10 10		
				40,651	1 5	-	-	-	-		
	£.	1,905,990	18 9	£.	1,805,990	18 9	1,101,288	0 10	704,702	8 11	

Edw. Coward, Chairman.
 Donald Matheson, } Directors.
 Edward Donner, }
 Digby Johnson, General Manager.

We audited the books of the Company for the year ending 31st December 1898, and hereby certify that the above Accounts are true abstracts therefrom, and in our opinion, the Balance Sheet fully, properly, and correctly represents the position of the Company at that date.

We examined the Securities held here, and have seen the Certificates of Deposit of the Bonds and Stocks of the United States and Canada, and of the deposits in Companies, and have found them all in order. We have also compared their book values with market prices, and with valuations of the premises here and there, and are of opinion that the market values are in excess of the amount appearing in the above Balance Sheet.

John E. Halliday, } Auditors.
 Robert Bridgford, }

CUSTOMS ANNUITY AND BENEVOLENT FUND INCORPORATED.

(First and Second Schedules.)

STATEMENT OF ACCOUNT

Of the Customs Annuity and Benevolent Fund Incorporated, for the Year 1898, ended 5th January 1899.

ASSURANCE FUND.

	£.	s.	d.		£.	s.	d.
Amount of Assurance Fund at the beginning of the Year, 6th January 1898	518,575	-	1	Claims under Policies (no Re-assurances):			
Premiums	12,815	4	8	Original Assurances	28,678	6	-
Interest, Dividends, and Rents accrued	21,583	15	8	Bonus Additions	16,200	6	-
Timber Measuring, &c.	3,649	15	2				
<i>Less</i> Proportion of Directors' and Auditors' Allowances	41	11	-				
Salaries	254	12	8				
	296	3	8				
Consideration for Annuity from Life Loss	776	12	-				
	3,353	11	6				
	£.	557,104	3 11				

TRUST FUNDS.

	£.	s.	d.		£.	s.	d.
Money in Trust for Life Claimants at the beginning of the Year	62,716	8	8	Dividends to Life Claimants	1,947	18	2
Money in Trust for Minors at the beginning of the Year	5,028	2	3	Dividends to Minors and others	2,608	-	-
Money in Trust held at request of Claimants	72,371	19	9	Amounts paid and applied on Death of Life Claimants	9,866	7	7
Total Trust Funds	140,116	10	8	Amounts paid out of Minors' Accounts	620	2	9
Interest and Dividends accrued on Trust Moneys	4,555	18	10	Amounts paid out of Voluntary Trust Accounts	7,072	4	4
Amount from Life Losses, &c., in Trust for Life Claimants	6,310	15	5	Amount of Trust Funds at the end of the Year, as per Second Schedule	149,590	-	2
Amount from Life Losses, &c., in Trust for Minors	59	8	9				
Amount from Life Losses, &c., in Trust, held at request	20,662	-	-				
	£.	171,704	13 8		£.	171,704	13 8

BALANCE SHEET.

Of the Customs Annuity and Benevolent Fund Incorporated, on 5th January 1899.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund, as per First Schedule	506,871	10	4	Mortgages on Property within the United Kingdom	361,243	19	1
Money in Trust for Life Claimants	59,160	16	6	Loans on Policies	21,950	8	3
Money in Trust for Minors	4,467	8	3	Freehold Ground Rents	210,710	4	11
Money in Trust held at request of Claimants	85,961	15	5	Investments in British Government Securities	16,946	8	10
Total Trust Funds, as per First Schedule	149,590	-	2	Investments in Indian Government Securities	26,342	3	-
Claims under Insurances admitted, not paid	13,288	15	6	Freehold Properties	21,383	10	3
Annuities due, not paid	391	1	10	Agents' Balances:			
Dividends to Life Claimants due, not paid	549	12	9	Premiums	3,092	1	2
Dividends to Minors and others due, not paid	898	13	11	Timber Measuring	3,013	14	1
	£.	671,589	14 6	Interest and Dividends due, not received	1,127	12	8
				Rents due, not received	1,654	19	8
				Cash in hand and on Current Account	4,124	12	7
					£.	671,589	14 6

James Fleming, President.
 Thos. Rochford,
 Robt. Henderson, } Directors.
 A. S. Elgood, Secretary.

LAW LIFE ASSURANCE SOCIETY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Law Life Assurance Society, for the Year ending 31st December 1898.

REVENUE ACCOUNT OF THE GUARANTEE FUND.

	£.	s.	d.		£.	s.	d.
Amount of Guarantee Fund at the beginning of the year	1,024,397	10	-	Dividends (including interim bonus) to Proprietors	45,004	10	-
Interest and Dividends	33,181	7	-	Income Tax	1,396	7	10
Transferred from Life Assurance Fund on account of Proprietors' interim bonus	7,145	-	10	Amount of Guarantee Fund at the end of the year, as per Fourth Schedule	1,024,398	-	-
	£.	1,070,723	17 10		£.	1,070,723	17 10

REVENUE ACCOUNT OF THE LIFE ASSURANCE FUND.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the year	3,893,891	4	10	Claims under Life Policies (less Re-assurances):			
Less transferred to General Fund, being Reserve at the beginning of the year for Sinking Fund and Special Contingency Policies and Annuities certain	9,537	-	-	Sums Assured	282,360	-	-
				Bonuses	126,408	8	-
Premiums:				Endowment Assurance matured	1,000	-	-
New	29,914	17	5	Fatal Accident	288	-	6
Less Re-assurances	5,565	2	1				
Renewal	273,536	7	1	Annuities (less Re-assurances)			
Less Re-assurances	45,197	17	-	Surrenders of Policies and Bonuses thereon			
Fatal Accident				Surrenders of Bonuses only			
	223,338	10	1	Reductions of Premium by Surrender of Bonus			
	1,293	7	10	Commission			
				Expenses of Management			
Consideration for Annuities Granted (less Re-assurances)	253,961	13	3	Transferred to Guarantee Fund on account of Proprietors' interim bonus	7,145	-	10
Interest, Dividends and Rents	93,153	8	4	Income Tax	4,799	5	1
Increased Value of Reversions and Profit on Reversions fallen in	143,835	8	2	Amount of Life Assurance Fund at the end of the year, as per Fourth Schedule	3,926,166	17	1
Profit on Realization of Investments	6,448	9	8				
Interest on Revivals	20,107	14	8				
Transfer Fees	62	12	10				
	29	-	-				
	£.	4,401,972	11 9		£.	4,401,972	11 9

REVENUE ACCOUNT OF THE GENERAL FUND.

	£.	s.	d.		£.	s.	d.
Transferred from Life Assurance Fund as above	9,537	-	-	Claims			
Premiums:				Annuities			
New	6,648	6	4	Commission (commuted)			
Renewal	1,419	10	2	Expenses of Management			
				Income Tax			
Consideration for Annuities Granted	8,067	16	6	Amount of General Fund at the end of the year, as per Fourth Schedule	17,714	6	5
Interest	1,941	1	8				
	526	11	-				
	£.	19,972	9 2		£.	19,972	9 2

CONSOLIDATED REVENUE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the year	4,912,288	14	10	Claims under Policies (less Re-assurances):			
Premiums:				Sums Assured	283,129	-	-
New	36,563	3	9	Bonuses	126,408	8	-
Less Re-assurances	5,565	2	1	Endowment Assurance Matured	1,000	-	-
Renewal	274,955	17	3	Fatal Accident	288	-	6
Less Re-assurances	45,197	17	-				
Fatal Accident				Annuities (less Re-assurances)			
	229,758	-	3	Surrenders of Policies and Bonuses thereon			
	1,293	7	10	Surrenders of Bonuses only			
				Reductions of Premium by Surrender of Bonus			
Consideration for Annuities Granted (less Re-assurances)	262,049	9	9	Commission			
Interest, Dividends and Rents	94,994	10	-	Expenses of Management			
Increased Value of Reversions and Profit on Reversions fallen in	183,543	6	2	Dividends (including interim bonus) to Proprietors	45,004	10	-
Profit on Realization of Investments	6,448	9	8	Income Tax	6,141	4	11
Interest on Revivals	20,107	14	8	Amount of Funds at the end of the year, as per Fourth Schedule	4,968,264	3	6
Transfer Fees	62	12	10				
	29	-	-				
	£.	5,485,523	17 11		£.	5,485,523	17 11

THE BRITISH HOMES ASSURANCE CORPORATION (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the British Homes Assurance Corporation (Limited), for the Year ending 31st December 1898.

LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Premiums, less Re-assurance Premiums -	1,636	1	8	Commission - - - - -	354	-	3
Interest and Dividends - - - -	24	12	9	Expenses of Management - - - -	678	4	6
				Life Assurance Fund at the end of the year, as per Fourth Schedule - -	628	9	8
£.	1,660	14	5	£.	1,660	14	5

ENDOWMENT CERTIFICATES AND GENERAL ACCOUNT.

	£.	s.	d.		£.	s.	d.
Funds taken over from British Homes Investment Corporation, Limited, on Transfer of Business - - - -	7,312	6	4	Endowment Certificates Premiums returned, with Accumulated Interest, in consequence of death - - - -	734	18	11
Endowment Certificates Premiums - -	34,899	9	6	Accident Claims - - - - -	150	14	-
Accident Premiums, less Re-insurance Premiums - - - - -	366	5	3	Interest on Debentures, Deposits, and Loans - - - - -	879	-	3
Interest and Dividends - - - - -	1,698	8	10	Commissions - - - - -	7,963	13	-
Survey, Transfer, and Miscellaneous Fees - - - - -	667	17	2	Expenses of Management - - - -	7,395	18	1
				Organisation, Extension, and New Business Expenses - - - - -	10,153	-	11
				Less amount carried to Balance Sheet - - - - -	5,655	19	2
				Preliminary, Formation and Expenses of Transfer of Business from British Homes Investment Corporation, Ltd. - - - -	5,311	15	4
				Less Premiums on Share Issue specially contributed for this purpose - - - -	4,393	12	6
				Endowment Certificates and General Funds at the end of the year, as per Fourth Schedule - - - - -	22,404	18	3
£.	44,944	7	1	£.	44,944	7	1

NOTE.—These Endowment Certificates are not in the nature of Life Assurance.

BALANCE SHEET

Of the British Homes Assurance Corporation (Limited), for the Year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Shareholders' Capital paid and allotted - - - -	34,025	16	6	Mortgages on Property within the United Kingdom - - - - -	28,755	4	11
Shareholders' Capital paid but awaiting allotment (nearly all since allotted) - - - -	6,892	15	3	British Government Securities deposited with the Court of Chancery as special security for policyholders - - - -	20,000	-	-
Life Assurance Fund as per Third Schedule - - - - -	628	9	8	Loans on the Corporation's Endowment Certificates - - - - -	458	17	11
Endowment Certificates and General Fund as per Third Schedule - - - - -	22,404	18	3	Office Furniture and Stationery - - - -	1,270	-	-
				Agents' Balances - - - - -	5,000	-	-
				Outstanding Premiums - - - - -	2,526	13	1
				Outstanding Interest - - - - -	381	2	9
				Cash at Bank on current Account and in hand - - - - -	3,444	11	6
Debentures - - - - -	12,000	-	-	Sundry debts - - - - -	892	6	3
Deposits with Interest accrued - - - -	2,018	16	10	Purchase of Business of British Homes Investment Corporation, Limited - - - -	17,930	14	7
Temporary Loan by Bankers against Securities - - - - -	3,820	-	-	Balance of Organisation and Extension Expenses - - - - -	5,655	19	2
Sundry Creditors, including bonuses and Dividend to Shareholders of Investment Corporation - - - - -	4,524	13	8				
£.	86,315	10	2	£.	86,315	10	2

N. W. Hubbard, Chairman.
Wm. Stewart, } Directors.
M. Stark, }
M. Gregory, Managing Director.

NATIONAL MUTUAL LIFE ASSOCIATION OF AUSTRALASIA (LIMITED).

(First and Second Schedules)

REVENUE ACCOUNT

Of the National Mutual Life Association of Australasia (Limited), for the Year ending
30th September 1898.

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the year	2,703,700	19	3					Claims under policies (after deduction of sums re-assured)	177,780	8	5
Less Investment Fluctuation Fund	90,950	7	2					Surrenders	60,103	-	9
					2,612,750	12	1	Annuities	1,132	14	2
Premiums					341,618	17	-				
Consideration for annuities granted					5,798	8	8	Commission	20,907	4	2
Interest and dividends					132,154	18	10	Expenses of Management	60,250	14	9
Fees					93	5	4	License Fees and Taxes	3,498	11	3
								Amalgamation Expenses	1,129	8	8
								Expenses establishing Branches	2,042	14	5
								Amount of Funds at the end of the year as per Second Schedule	2,765,571	5	4
	£.				3,092,416	1	11		£.		

BALANCE SHEET

Of the National Mutual Life Association of Australasia (Limited) on the 30th September 1898.

LIABILITIES.		£.	s.	d.	ASSETS.		£.	s.	d.
Assurance Fund	£. s. d.	2,765,571	5	4	Mortgages on Property out of the United Kingdom		1,399,428	10	11
Total Funds as per First Schedule		2,765,571	5	4	Loans on the Company's Policies		438,016	7	10
Investment Fluctuation Reserve		90,950	7	2	Investments:				
Claims Admitted but not paid		32,963	11	8	Indian and Colonial Government Securities		28,335	10	1
Amounts held on Deposit, and accrued Interest thereon		1,856	10	11	House Property		391,601	16	6
Deposits on Proposals, &c.		1,295	7	-		£. s. d.			
Medical Fees		1,061	4	8	Reversionary Interests		13,206	5	1
Directors' Fees		221	-	-	Loans on Reversions and Life Interests		64,347	17	10
Law Costs		50	8	10	Building Societies' Shares		72,670	13	2
Amalgamation Expenses		55	18	4	Loans on Building Societies' Shares		588	18	3
Commission		98	15	4	Properties acquired by Foreclosure		146,718	3	10
Rent		112	10	-			297,531	18	2
Auditors' Fees		71	10	-	Loans upon Personal Security		37,719	19	2
Salaries		894	16	5	Agents' Balances		1,500	-	5
Printing and Stationery		73	16	6	Outstanding Premiums		21,565	-	8
Advertising		80	-	-	Outstanding Interest		20,178	18	9
		5,871	18	-	Cash—On Deposit		176,357	16	6
					In Hand on Current Account		30,630	15	2
					Deferred Instalments of Annual Premiums on Policies in Force		48,479	17	2
					Furniture and Fittings		4,612	10	10
							52,492	8	-
	£.	2,895,357	2	2		£.	2,895,357	2	2

J. M. Templeton, Chairman and Managing Director.
Alex. Morrison, } Directors.
Andw. Newell, }
E. J. Stock, Actuary.

NATIONAL MUTUAL LIFE ASSOCIATION OF AUSTRALASIA (LIMITED)—*continued*.

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of The National Mutual Life Association of Australasia (Limited), to be made by the Actuary.

I.

The date up to which the valuation was made?
The 30th September 1898.

II.

The principles upon which the valuation and distribution of profits among the policyholders are made, and whether these principles were determined by the instrument constituting the Company, or by its regulations, or by bye-laws, or otherwise?

- (a) Were the policies valued individually or in classes?
- (b) If in classes, how was the valuation age determined?
- (c) What portion (if any) of a year's premium was assumed to be due?
- (d) Were lives assured at increased rates assumed to be of the age at entry corresponding to the premium charged.

The principles upon which the valuation was made were not determined by the Articles of Association or by any regulations or bye-laws; but were left to the discretion of the Actuary.

- (a) Whole Life and Endowment Assurance Policies were valued in classes.
All other Policies were valued individually.
No negative values were included. Every policy has assigned to it a positive value at least equal to the risk of death during the unexpired portion of the year.
 - (b) The valuation age for a Whole Life Policy was the age nearest birthday at the date of the valuation. It was assumed that the date of an Endowment Assurance Policy was the anniversary of the date of birth of the person assured, and the valuation age was determined by adding to the age at entry the duration of the Policy at the date of the valuation.
 - (c) It was assumed that the due date of the next annual premium was about seven months hence, it having been ascertained that that period represents the average interval between the date of valuation and the next anniversary of the issue of the Policies.
 - (d) Lives assured at increased rates under Whole Life Policies were assumed to be of the age at entry corresponding to the premiums charged.
- In cases where the premiums were payable by half-yearly or quarterly instalments, the corresponding annual premiums were valued; the amount (after providing for cost of collection and risk of lapse) of the instalments falling due between 30th September 1898 and the due date of the first premium taken into account in the valuation of policies is included in the list of assets entered in the second Schedule, as the payment thereof is secured by the conditions of the Policy.

The profits will be divided among the members entitled to participate in the following manner:—

1st. The profit arising from excess of interest realised over the rate of interest assumed in the last valuation in respect of the funds in hand at the date of such valuation will be divided among those members whose policies are still in force in proportion to their respective interests in the Assurance Fund at that date.

2nd. The remaining surplus will be divided in proportion to the loading contributed by members during the triennium, eliminating the loading contained in the premium for the first year of Assurance.

III.

The Table or Tables of Mortality used in the valuation?

The Tables of Mortality used in the valuation were—For Assurances, The Institute of Actuaries' HM Table—For Endowments with Premiums payable during Joint Lives, The Carlisle Table—and for Annuities, The Government Experience Table, 1884.

IV.

The rate or rates of interest assumed in the calculations?

The rate of interest assumed has been 4 per cent. per annum for Assurances and Endowments, and 3½ per cent. per annum for annuities.

By what table of mortality, and according to what rate of interest, have the net premiums valued been computed? Give specimens of such premiums for a whole life and an endowment assurance policy of 100*l.*, for ages at entry 20, 25, 30, 35, 40, 45, 50, 55, 60.

The net premiums valued were deduced from the pure premiums according to the tables of mortality and rates of interest used in the valuation, with a small addition to cover the expenses connected with the initiation of policies. The capitalised value of this small addition in the case of policies for the whole term of life (Table I.) is, in every instance, less than half a year's premium; and on the average in the case of other policies the value is much less.

NATIONAL MUTUAL LIFE ASSOCIATION OF AUSTRALASIA (LIMITED)—continued.

VII.—SUMMARY AND VALUATION of the Policies of the National Mutual Life Association of Australasia (Limited), as on the 30th September 1898.

PARTICULARS OF THE POLICIES FOR VALUATION.													VALUATION.		
Value of Assurances by the "Institute of Actuaries H.M. Table." Interest 4 per cent. Value of Endowments with Premiums payable during Joint Lives by the "Carlisle Table of Mortality." Interest 4 per cent. For Ordinary Endowments the total Premiums paid, with 4 per cent. Compound Interest, were reserved. Value of Annuities by the "Government Experience Table 1884." Interest 3½ per cent.															
DESCRIPTION OF TRANSACTIONS.		Sums Assured.					Office Yearly Premiums.		Loading contained in Office Yearly Premiums.		Net Yearly Premiums.		Net Liability.		
Number of Policies.		£.		s. d.		£.		s. d.		£.		s. d.		£.	
ASSURANCES.															
1.—WITH PARTICIPATION IN PROFITS.															
For whole Term of Life															
15,208		4,439,759 12		— 0		129,350 15		28,571 104		100,785 646		2,011,749 549		175,530 339	
1,019		377,889 9 4		— 0		9,784 1 8		1,910 318		7,878 265		149,392 858		12,411 079	
258		136,960 —		—		2,345 11 2		521 886		1,896 672		48,985 778		—	
58		13,250 —		—		401 4		132 765		298 435		5,166 045		100 207	
23,278		4,187,737 1		—		156,209 19 5		29,629 483		126,580 478		2,393,209 600		155,690 495	
6		1,125 —		—		54 6 5		9 655		44 666		652 019		15 524	
46		16,400 —		—		427 5 5		98 786		328 475		5,877 489		57 561	
677		159,063 —		—		6,506 18 4		1,284 806		5,232 111		89,586 144		9,107 545	
—		—		—		797 8 3		797 412		—		388 707		—	
—		—		—		—		—		—		8,474 272		—	
40,580		9,322,194 2 4		60,509 13 9		305,886 9 8		62,956 735		242,929 743		4,713,692 551		352,888 250	
TOTAL Assurances with Profits															
2.—WITHOUT PARTICIPATION IN PROFITS.															
For whole Term of Life															
831		306,570 —		—		7,891 15 3		564 904		7,296 868		123,532 533		—	
60		8,079 —		—		80 4 5		6 238		4,279 312		37 325		—	
18		7,450 —		—		134 12 8		13 193		121 440		8,118 310		—	
58		20,420 —		—		494 12 6		118 771		365 854		1,385 904		—	
156		14,235 18 10		—		235 4 4		27 620		307 597		7,925 980		—	
2		1,289 —		—		49 16 —		5 916		43 884		652 633		—	
—		—		—		49 10 —		49 500		—		24 750		—	
1,115		864,963 18 10		—		8,895 15 2		786 142		8,109 616		141,218 832		—	
—		—		—		—		—		—		—		—	
41,695		9,687,158 1 2		60,509 13 9		314,782 4 10		63,742 877		251,039 364		4,854,721 383		352,888 250	
—		18,250 —		—		577 4 2		34 420		542 788		8,740 568		—	
41,695		9,668,908 1 2		60,509 13 9		314,205 — 8		63,706 457		250,496 576		4,846,980 880		352,888 250	
ENDOWMENTS.															
Endowments															
2,384		400,655 14 1		—		15,207 10 9		—		2,436 311		114,125 946		4,979 106	
496		62,100 —		—		2,852 12 8		415 822		—		83,770 885		118 600	
—		—		—		6 10 —		6 500		—		8 250		—	
2,882		462,755 14 1		—		18,066 13 5		422 322		2,436 311		147,899 431		5,097 856	
TOTAL Endowments															
ANNUITIES.															
Immediate															
24		Per Annum.		—		—		—		—		—		—	
2		1,532 13 9		—		—		—		—		9,664 043		—	
—		150 —		—		—		—		—		515 620		—	
26		1,732 13 9		—		—		—		—		10,177 563		—	
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44,603		10,181,663 15 3		60,707 9 9		332,271 14 1		64,180 779		252,935 387		5,004,057 874		357,981 106	
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NATIONAL MUTUAL LIFE ASSOCIATION OF AUSTRALASIA (LIMITED) —continued.

VII—continued.

VALUATION BALANCE SHEET of the National Mutual Life Association of Australasia (Limited),
as at 30th September 1898.

	£. s. d.	Assurance Fund (as per Balance Sheet) -	£. s. d.
Net Liability under Assurance and Annuity transactions (as per Summary Statement provided in Fifth Schedule)	2,545,718 4 6		2,765,571 5 4
Surplus - - - - -	219,853 - 10		
	£. 2,765,571 5 4		£. 2,765,571 5 4

VIII.

The time during which a Policy must be in force in order to entitle it to share in the Profits?
Twelve months.

IX.

The results of the Valuation showing—

- (1.) The Total Amount of Profit made by the Company.
- (2.) The Amount of Profit divided among the Policy holders, and the number and amount of Policies which participated.
- (3.) Specimens of Bonuses allotted to Policies for 100%, effected at the respective ages of 20, 30, 40, and 50, and having been respectively in force for five years, ten years, and upwards, at intervals of five years, together with the amount appropriated under the various modes in which the bonus might be received.
 - (1.) The total Surplus at 30th September 1898 was 219,853*l.* -s. 10*d.*
 - (2.) The Amount of Profit to be divided among the members is 169,853*l.* -s. 10*d.*, and the Number and Amount of Policies which participate are 38,556 and 8,585,499*l.* 2*s.* 4*d.* respectively.
 - (3.) Specimen Bonuses to Policies of 100*l.* each under Table I.—

Age at Entry.	POLICIES IN FORCE FOR					
	FIVE YEARS.			TEN YEARS.		
	Reversionary Bonus.	Cash Value.	Reduction of Premium for Whole Term of Life.	Reversionary Bonus.	Cash Value.	Reduction of Premium for Whole Term of Life.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	4 - -	- 16 10	- 1 1	4 10 -	1 1 7	- 1 6
30	3 14 -	1 - 2	- 1 5	4 2 -	1 5 6	- 1 10
40	3 4 -	1 2 11	- 1 10	3 12 -	1 9 7	- 2 6
50	2 18 -	1 7 3	- 2 7	3 6 -	1 15 3	- 3 9

Age at Entry.	POLICIES IN FORCE FOR					
	FIFTEEN YEARS.			TWENTY YEARS.		
	Reversionary Bonus.	Cash Value.	Reduction of Premium for Whole Term of Life.	Reversionary Bonus.	Cash Value.	Reduction of Premium for Whole Term of Life.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	5 6 -	1 8 11	- 2 1	5 12 -	1 14 10	- 2 7
30	4 18 -	1 15 -	- 2 10	5 4 -	2 2 8	- 3 8
40	4 14 -	2 4 2	- 4 2	5 - -	2 13 5	- 5 8
50	4 10 -	2 14 1	- 6 8	4 16 -	3 4 2	- 9 5

Note.—This Table contains specimens of Bonuses allotted to Policies out of the Profits of the last Three Years 1896-98) only.

NATIONAL MUTUAL LIFE ASSOCIATION OF AUSTRALASIA (LIMITED)—continued.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the National Mutual Life Association of Australasia (Limited), on the 30th September 1898.

I.

Annual Premiums payable during the Whole Term of Life for the Assurance of 100*l.* on a Single Life—
With Full Participation in Profits.

Age.	Yearly.	Or by Instalments.		Age.	Yearly.	Or by Instalments.	
		Half-yearly.	Quarterly.			Half-yearly.	Quarterly.
16	£. s. d. 1 13 7	£. s. d. - 17 2	£. s. d. - 8 8	41	£. s. d. 3 3 6	£. s. d. 1 12 5	£. s. d. - 16 5
17	1 14 4	- 17 6	- 8 10	42	3 5 6	1 13 5	- 16 11
18	1 15 1	- 17 11	- 9 1	43	3 7 8	1 14 6	- 17 6
19	1 15 11	- 18 4	- 9 3	44	3 9 11	1 15 8	- 18 1
20	1 16 9	- 18 9	- 9 6	45	3 12 4	1 16 11	- 18 8
21	1 17 7	- 19 2	- 9 8	46	3 14 11	1 18 3	- 19 4
22	1 18 5	- 19 7	- 9 11	47	3 17 8	1 19 9	1 - 1
23	1 19 4	1 - 1	- 10 2	48	4 - 7	2 1 3	1 - 10
24	2 - 3	1 - 7	- 10 5	49	4 3 9	2 2 10	1 1 8
25	2 1 3	1 1 1	- 10 8	50	4 7 2	2 4 5	1 2 6
26	2 2 3	1 1 7	- 10 11	51	4 10 10	2 6 4	1 3 4
27	2 3 4	1 2 1	- 11 2	52	4 14 10	2 8 4	1 4 6
28	2 4 5	1 2 8	- 11 5	53	4 19 2	2 10 7	1 5 7
29	2 5 6	1 3 3	- 11 9	54	5 3 11	2 13 -	1 6 10
30	2 6 8	1 3 10	- 12 1	55	5 9 1	2 15 7	1 8 2
31	2 7 11	1 4 5	- 12 4	56	5 14 6	2 18 5	1 9 7
32	2 9 2	1 5 1	- 12 8	57	6 - 1	3 1 3	1 11 -
33	2 10 6	1 5 9	- 13 -	58	6 6 -	3 4 2	1 12 6
34	2 11 10	1 6 5	- 13 4	59	6 12 3	3 7 6	1 14 2
35	2 13 3	1 7 2	- 13 9	60	6 18 10	3 10 10	1 15 11
36	2 14 9	1 7 11	- 14 2	61	7 5 11	3 14 5	1 17 8
37	2 16 4	1 8 9	- 14 7	62	7 13 4	3 18 3	1 19 7
38	2 18 -	1 9 7	- 15 -	63	8 1 2	4 2 3	2 1 7
39	2 19 9	1 10 6	- 15 5	64	8 9 7	4 6 6	2 3 9
40	3 1 6	1 11 5	- 15 11	65	8 18 5	4 11 -	2 6 1

TABLE II.—Single and Annual Premiums (limited in number) for the Assurance of 100*l.* on a Single Life—With Full Participation in Profits.

Age.	One Payment.	Five Payments.	Ten Payments.	Fifteen Payments.	Twenty Payments.	Age.	One Payment.	Five Payments.	Ten Payments.	Fifteen Payments.	Twenty Payments.
20	£. s. d. 30 14 5	£. s. d. 6 16 10	£. s. d. 3 16 10	£. s. d. 2 17 -	£. s. d. 2 9 -	38	£. s. d. 43 7 3	£. s. d. 9 13 8	£. s. d. 5 9 11	£. s. d. 4 3 -	£. s. d. 3 12 10
21	31 5 6	6 19 4	3 18 3	2 18 5	2 10 1	39	44 5 4	9 17 9	5 12 4	4 5 -	3 14 7
22	31 16 10	7 1 11	3 19 9	2 19 6	2 10 11	40	45 3 10	10 2 -	5 14 10	4 7 -	3 16 5
23	32 8 6	7 4 9	4 1 2	3 - 8	2 11 10	41	46 2 9	10 6 4	5 17 5	4 9 1	3 18 3
24	33 - 5	7 7 1	4 2 10	3 1 10	2 13 -	42	47 2 2	10 10 9	6 - 4	4 11 3	4 - 2
25	33 12 8	7 9 11	4 4 4	3 3 6	2 14 -	43	48 2 -	10 15 5	6 2 11	4 13 6	4 2 2
26	34 5 3	7 12 9	4 6 -	3 4 3	2 15 2	44	49 2 4	11 - 1	6 5 10	4 15 11	4 4 2
27	34 18 1	7 15 6	4 7 8	3 5 7	2 16 5	45	50 3 1	11 4 11	6 8 10	4 18 4	4 6 3
28	35 11 5	7 18 6	4 9 4	3 6 11	2 17 9	46	51 4 3	11 10 -	6 11 11	5 - 11	4 9 6
29	36 5 1	8 1 7	4 11 1	3 8 8	2 19 -	47	52 6 -	11 15 2	6 15 2	5 3 7	4 10 12
30	36 19 2	8 4 9	4 12 11	3 9 9	3 - 4	48	53 8 1	12 - 5	6 18 0	5 6 5	4 13 6
31	37 13 8	8 8 -	4 14 10	3 11 2	3 1 9	49	54 10 3	12 6 1	7 2 -	5 9 4	4 16 4
32	38 8 7	8 11 4	4 16 9	3 12 8	3 3 2	50	55 13 10	12 11 5	7 5 7	5 12 5	4 19 4
33	39 3 11	8 14 10	4 18 9	3 14 3	3 4 7	51	56 17 5	12 17 3	7 9 5	5 15 8	5 2 6
34	39 19 8	8 18 4	5 - 10	3 15 11	3 6 2	52	58 - 11	13 3 2	7 13 2	5 19 -	5 5 8
35	40 15 11	9 2 -	5 2 11	3 17 7	3 7 9	53	59 4 9	13 9 1	7 17 2	6 2 5	5 9 -
36	41 12 7	9 5 10	5 5 3	3 19 4	3 9 5	54	60 8 11	13 15 1	8 1 3	6 6 1	5 13 1
37	42 9 9	9 9 8	5 7 6	4 1 2	3 11 1	55	61 13 7	14 1 3	8 5 6	6 10 -	5 17 9

TABLE VIA.—Annual Premiums payable during the Whole Term of Life for the Assurance of 100*l.* on a Single Life—Without Participation in Profits.

Age.	Annual Premiums.	Age.	Annual Premiums.	Age.	Annual Premiums.	Age.	Annual Premiums.
20	£. s. d. 1 10 1	32	£. s. d. 2 2 9	44	£. s. d. 3 5 8	55	£. s. d. 5 5 10
21	1 10 10	33	2 4 2	45	3 8 5	56	5 11 -
22	1 11 8	34	2 5 8	46	3 11 3	57	5 16 6
23	1 12 7	35	2 7 3	47	3 14 3	58	6 2 5
24	1 13 6	36	2 8 11	48	3 17 4	59	6 8 8
25	1 14 6	37	2 10 7	49	4 - 8	60	6 15 4
26	1 15 6	38	2 12 5	50	4 4 3	61	7 2 5
27	1 16 7	39	2 14 3	51	4 8 -	62	7 9 11
28	1 17 9	40	2 16 8	52	4 12 1	63	7 17 11
29	1 18 11	41	2 18 5	53	4 16 4	64	8 6 5
30	2 - 2	42	3 - 8	54	5 - 11	65	8 15 6
31	2 1 5	43	3 3 1				

NATIONAL MUTUAL LIFE ASSOCIATION OF AUSTRALASIA (LIMITED)—*continued*

II. and III.

The total [number of policies and] amount(s) assured on lives for the whole term of life which were in existence at the date above mentioned.

The amount of premiums receivable annually for each year of life, after deducting the abatements made by the application of bonuses.

With Profits.—Whole Life Policies with even Annual Premiums payable throughout Life.

Age nearest Birthday.	Number of Policies.	Amount Assured.			Bonus.			Annual Premiums.					
								Ordinary.			Extra.		
		£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.
16	8	2,100	-	-	-	-	-	35	2	6	-	-	-
17	17	5,550	-	-	-	-	-	94	8	11	-	-	-
18	18	4,800	-	-	-	-	-	82	8	10	1	-	-
19	15	6,350	-	-	-	-	-	112	2	-	-	-	-
20	28	9,250	-	-	1	2	-	166	5	8	-	-	-
21	34	10,000	-	-	20	2	-	181	15	4	1	5	-
22	32	10,400	-	-	20	6	-	194	14	9	-	-	-
23	57	18,250	-	-	58	8	-	345	12	5	-	-	-
24	72	21,900	-	-	47	6	-	427	7	11	2	10	-
25	97	29,000	-	-	227	2	-	565	16	4	1	-	-
26	132	48,250	-	-	458	14	-	958	18	7	5	-	-
27	136	41,450	-	-	426	6	-	835	10	5	-	-	-
28	154	48,700	-	-	397	10	-	1,013	13	7	-	-	-
29	183	57,100	-	-	800	18	-	1,206	3	-	-	-	-
30	214	62,900	-	-	977	10	-	1,343	4	10	1	-	-
31	218	66,325	-	-	1,773	12	-	1,411	3	4	4	10	-
32	306	95,400	-	-	2,029	12	-	2,098	11	5	16	-	-
33	329	100,050	-	-	2,409	8	-	2,227	6	5	8	-	-
34	358	107,000	-	-	3,001	2	-	2,428	5	7	8	2	-
35	403	111,380	-	-	4,073	10	-	2,537	2	11	10	-	-
36	410	125,400	-	-	4,390	10	-	2,919	10	-	6	-	-
37	448	146,100	-	-	6,173	2	-	3,414	11	1	5	-	-
38	494	145,070	-	-	6,642	4	-	3,452	19	8	22	-	-
39	498	137,200	-	-	8,318	14	-	3,235	11	11	7	-	-
40	469	138,660	-	-	7,561	14	-	3,396	16	4	19	10	-
41	528	160,510	-	-	9,595	4	-	3,933	5	1	15	10	-
42	470	135,450	-	-	9,429	8	-	3,376	9	9	24	10	-
43	452	129,000	-	-	7,920	6	-	3,341	13	11	20	-	-
44	477	146,560	-	-	10,811	10	-	3,760	17	2	4	-	-
45	451	130,479	-	-	8,339	16	-	3,522	15	5	21	-	-
46	420	120,937	-	-	9,368	8	-	3,284	12	5	21	-	-
47	411	120,200	-	-	9,546	14	-	3,304	8	1	20	10	-
48	420	115,688	-	-	9,118	18	-	3,310	6	4	5	5	-
49	393	112,705	-	-	10,767	8	-	3,178	3	11	12	5	-
50	428	120,930	-	-	10,687	12	-	3,574	4	1	25	10	-
51	361	98,485	-	-	8,758	16	-	2,969	11	10	5	-	-
52	372	101,456	-	-	10,034	6	-	3,037	3	2	7	-	-
53	401	123,926	-	-	12,241	4	-	3,894	11	11	5	-	-
54	420	133,107	-	-	12,925	8	-	4,324	13	-	10	-	-
55	375	104,008	-	-	11,141	14	-	3,366	18	10	12	-	-
56	331	92,035	-	-	9,844	18	-	3,097	14	9	3	10	-
57	340	98,036	15	-	10,671	4	-	3,416	5	1	18	-	-
58	319	91,341	-	-	10,484	16	-	3,212	16	2	22	-	-
59	309	80,275	-	-	8,195	14	-	2,947	2	5	10	15	-
60	280	79,046	-	-	10,508	4	-	2,900	13	10	21	15	-
61	214	57,230	-	-	7,051	8	-	2,247	11	3	17	14	6
62	218	59,650	-	-	7,447	16	-	2,373	3	6	-	-	-
63	220	61,040	-	-	8,065	11	-	2,559	5	2	1	-	-
64	190	61,050	-	-	8,155	6	-	2,573	-	5	7	10	-
65	192	51,440	-	-	7,546	4	-	2,173	19	10	1	10	-
66	211	71,350	-	-	10,360	4	-	3,344	7	5	5	-	-
67	130	37,150	-	-	5,842	19	-	1,628	3	3	12	-	-
68	156	37,597	-	-	6,055	6	-	1,650	19	5	9	10	-
69	120	35,507	-	-	5,818	10	-	1,690	14	2	-	-	-
70	91	24,662	-	-	3,633	12	-	1,216	17	11	3	-	-
71	97	29,237	-	-	4,482	14	-	1,510	6	11	-	-	-
72	62	16,446	7	3	3,411	16	9	823	6	5	2	-	-
73	50	12,350	-	-	2,464	8	-	645	17	11	8	19	9
74	48	11,000	-	-	2,210	8	-	563	16	5	-	-	-
75	33	9,645	9	9	1,849	14	-	534	13	6	-	-	-
76	19	6,900	-	-	758	14	-	438	7	2	-	-	-
77	17	2,400	-	-	307	6	-	156	14	8	-	-	-
78	15	3,715	-	-	758	16	-	240	10	5	-	-	-
79	9	1,850	-	-	393	14	-	122	11	9	-	-	-
80	7	1,150	-	-	151	16	-	80	12	8	-	-	-
81	3	1,650	-	-	490	-	-	106	8	2	-	-	-
82	4	1,100	-	-	32	18	-	70	19	11	-	-	-
83	2	700	-	-	119	8	-	57	7	7	-	-	-
86	1	300	-	-	73	4	-	28	12	-	-	-	-
87	2	950	-	-	371	8	-	78	14	3	-	-	-
£.	15,208	4,439,759	12	-	338,053	-	9	129,356	15	-	470	11	3

NATIONAL MUTUAL LIFE ASSOCIATION OF AUSTRALASIA (LIMITED)—*continued.*II. and III.—*continued.*

Without Profits—Whole Life Policies with even Annual Premiums payable throughout Life.

Age nearest Birthday.	Number of Policies.	Amount Assured.	Annual Premiums.	
			Ordinary.	Extra.
		£. s. d.	£. s. d.	£. s. d.
16	2	300	3 15 10	—
17	1	150	2 5 2	—
18	3	300	4 1 5	—
19	4	900	12 3 3	1 — —
21	7	1,300	18 14 4	—
22	6	1,200	17 16 4	—
23	9	4,300	65 13 1	—
24	11	3,450	53 4 9	—
25	13	5,500	85 14 11	—
26	12	3,650	58 3 8	2 — —
27	7	2,600	43 8 4	—
28	10	3,700	63 14 —	—
29	16	5,700	99 19 2	—
30	20	7,100	127 10 6	—
31	20	6,300	113 12 4	—
32	29	8,545	155 19 4	4 — —
33	16	7,500	137 12 11	—
34	25	8,800	167 13 3	—
35	34	14,400	285 5 11	11 — —
36	31	10,600	215 4 6	—
37	27	11,425	232 7 7	—
38	29	11,050	231 12 6	—
39	35	10,200	220 8 2	—
40	28	19,950	484 4 1	—
41	38	16,200	375 6 10	—
42	30	12,300	301 — 3	—
43	37	12,400	306 8 9	—
44	23	7,700	197 14 11	—
45	22	12,250	318 10 6	—
46	28	13,800	371 8 —	—
47	18	5,900	169 6 9	—
48	22	6,900	180 11 11	—
49	21	5,100	149 — 9	9 10 —
50	26	8,800	287 10 6	2 — —
51	22	8,150	249 18 7	7 — —
52	16	5,100	164 6 5	—
53	11	5,200	168 14 5	—
54	17	5,350	202 10 11	—
55	12	3,850	162 14 3	2 10 —
56	13	3,350	145 3 5	—
57	9	4,700	194 12 8	—
58	6	1,450	51 9 7	—
59	11	5,300	227 2 9	—
60	5	1,350	59 16 1	5 — —
61	8	2,150	122 3 10	—
62	5	1,350	71 10 8	2 10 —
63	8	1,350	66 14 10	—
64	2	300	15 16 3	1 — —
65	5	1,150	57 2 9	—
66	5	3,300	171 7 9	—
67	2	200	8 19 6	—
68	2	400	23 — 2	—
69	3	600	31 12 9	—
70	2	500	34 11 4	—
71	1	100	6 2 7	—
72	3	800	49 10 5	—
74	1	100	8 — 6	—
75	1	100	5 5 9	—
78	1	100	6 2 7	—
	831	306,570 — —	7,861 15 3	47 10 —

Re-Assurances.—Without Profits.—Whole Life Policies with even Annual Premiums payable throughout Life.

Age nearest Birthday.	Amount Assured.	Annual Premiums.		Age nearest Birthday.	Amount Assured.	Annual Premiums.	
		Ordinary.	Extra.			Ordinary.	Extra.
	£. s. d.	£. s. d.			£. s. d.	£. s. d.	
35	500 — —	7 18 4	—	51	1,500 — —	43 10 —	—
40	2,000 — —	50 3 4	—	53	2,000 — —	66 12 6	—
41	1,000 — —	25 1 8	—	58	750 — —	29 9 2	—
46	2,000 — —	60 5 —	—	66	1,000 — —	48 1 8	—
47	500 — —	11 6 8	—	76	500 — —	39 15 5	—
				£.	11,750 — —	382 3 9	—

NATIONAL MUTUAL LIFE ASSOCIATION OF AUSTRALASIA (LIMITED)—*continued.*

IV., V., and VI.

The total amount assured, the premiums receivable annually, and the total premiums received on all policies which were in force on the 30th September 1898, are exhibited in the following Table

CLASS OF ASSURANCE.	PARTICIPATING POLICIES.					
	Number of Policies.	Amounts Assured.	Bonus Additions.	Annual Premiums Receivable.		Total Premiums Received.
				Ordinary.	Extra.	
		£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
[For Whole Term of Life	15,208	4,439,759 12 -	338,053 - 9	129,356 15 -	470 11 3	1,463,298 8 3
For Whole Term of Life, Limited Number of Premiums.	1,019	377,889 9 4	23,786 11 -	9,784 1 3	29 10 -	99,308 6 1
For Whole Term of Life, Half Premium Table.	298	126,950 - -	—	2,348 11 2	7 - -	4,733 11 6
For Whole Term of Life, with Return of Premiums.	58	13,250 - -	565 14 -	401 4 -	—	1,611 10 5
Endowment Assurance Policies :						
(1) Single Life	23,278	4,187,737 1 -	223,717 - -	156,209 19 5	239 7 -	1,494,731 7 3
(2) Joint Life	6	1,125 - -	20 4 -	54 6 5	—	323 5 9
Double Benefit Assurances	46	16,400 - -	175 12 -	427 5 5	—	2,921 11 5
Policies on Joint Lives :						
Payable at death of the first	677	159,083 - -	14,191 12 -	6,506 18 4	51 - -	83,821 14 3
[TOTAL Participating Policies	40,580	9,322,194 2 4	600,509 13 9	306,089 1 5	797 8 3	3,151,249 14 10
	NON-PARTICIPATING POLICIES.					
[For Whole Term of Life	831	306,570 - -	—	7,961 15 3	47 10 -	40,647 15 7
For Whole Term of Life, Limited Number of Premiums.	60	8,979 - -	—	80 4 5	—	3,693 8 5
For Whole Term of Life, Half Premium Table.	13	7,450 - -	—	134 12 8	—	393 14 7
Short Term Policies	53	26,420 - -	—	484 12 6	2 - -	1,548 6 5
Endowment Assurances	156	14,255 18 10	—	235 4 4	—	5,341 12 7
Joint Lives	2	1,289 - -	—	49 16 -	—	118 4 -
	[1,115	364,963 18 10	—	8,846 5 2	49 10 -	51,743 1 7
[TOTAL Assurances	41,695	9,687,168 1 2	600,509 13 9	313,935 6 7	846 18 3	3,202,992 16 5
Deduct Re-Assurances	—	18,250 - -	—	577 4 2	—	3,896 18 3
	[41,695	9,668,908 1 2	600,509 13 9	313,358 2 5	846 18 3	3,199,096 18 2
Endowment Policies :						
(1) Ordinary Endowments	2,384	400,655 14 1	6,095 8 -	15,207 10 9	—	93,096 11 3
(2) With Premiums payable during Joint Lives.	498	62,100 - -	192 8 -	2,352 12 8	6 10 -	9,402 16 1
TOTAL Endowments	2,882	462,755 14 1	6,287 16 -	18,060 3 5	6 10 -	102,498 7 4

Re-Assurances—Without Profits.—Other classes of Assurance.

	Amount Assured.	Annual Premiums.		Total Premiums Paid.
		Ordinary.	Extra.	
	£.	£. s. d.		£. s. d.
Whole Life—Limited Number of Payments	2,500	115 10 5	—	1,155 4 2
„ Half Premium Table	4,000	79 10 -	—	121 5 -
	6,500	195 - 5	—	1,276 9 2

NATIONAL MUTUAL LIFE ASSOCIATION OF AUSTRALASIA (LIMITED)—continued.

VII.

The Total Amount of Immediate Annuities on Lives.

Age nearest Birthday.	Amount of Annuity.	Age nearest Birthday.	Amount of Annuity.
	£. s. d.		£. s. d.
37	40 - -	78	70 - -
45	134 3 4	81	209 9 7
49	52 12 2	83	120 - -
60	21 13 10	84	24 17 8
68	8 8 6	90	43 4 -
69	32 7 -	91	39 1 2
70	52 - -	Survivorship, 55 and 57	50 - -
71	63 2 6		
73	42 - -	Annuities certain	1,332 1 9
74	74 - -		250 12 -
76	250 - -	£.	1,582 13 9

VIII.

The amount of all annuities other than those specified under heading No. 7.

Two Deferred Annuities for 150*l.* per annum. Consideration money, 516*l.* 12*s.* No Annual Premiums.

IX.

The average rate of interest at which the life assurance fund of the Company was invested at the close of each year during the period since last investigation [together with a statement of the manner in which such average has been computed].

Since the last investigation, the average rate of interest at which the life assurance fund was invested at the close of each year was as follows :—

			£. s. d.	
On 30th September 1896	-	-	- 5 2 5	per cent. per annum.
" " 1897	-	-	- 4 15 4	" "
" " 1898	-	-	- 4 17 5	" "

These average rates are the percentage that the annual income from interest bore to the assurance fund at the respective dates.

X.

The Association has no table of minimum values, but the Articles of Association provide that the Directors may accept from any person insured by the Association a surrender of his Policy. In such cases the practice has been to allow for Policies which have been over two years in force a percentage, varying according to the duration of the Policy, of the office value as ascertained by the method of valuation adopted at the next previous investigation.

The following Table will be a guide as to Surrender Values allowed by the Office at the date of this Report.

Surrender Values of Policies of 100*l.*, exclusive of bonus additions.
Policies under Table I.—Whole Term of Life.

Ages at Entry.	MINIMUM SURRENDER VALUE AT THE END OF				
	Two Years.	Five Years.	Seven Years.	Ten Years.	Fifteen Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
25	- 12 1	2 17 3	4 13 2	7 5 3	12 1 4
30	- 14 2	3 7 7	5 10 7	8 12 4	14 9 2
35	- 17 1	4 - 11	6 13 -	10 9 4	17 5 11
40	1 1 1	5 1 -	8 4 4	12 13 2	20 12 9
45	1 5 8	6 - 2	9 15 2	15 1 2	24 5 1
50	1 11 1	7 5 8	11 15 1	17 18 -	28 1 10
55	1 17 6	8 13 6	13 17 3	20 14 7	32 3 2

N.B.—The above Surrender Values do not include the Cash Value of any Bonus which may have been added to a Policy.

NATIONAL MUTUAL LIFE ASSOCIATION OF AUSTRALASIA (LIMITED)—*continued.*X.—*continued.*

Policies under Table V.—Joint Lives.

Ages at Entry.	MINIMUM SURRENDER VALUE AT THE END OF				
	Two Years.	Five Years.	Seven Years.	Ten Years.	Fifteen Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20 & 25	- 13 7	3 4 8	5 6 8	8 6 10	13 15 3
25 „ 30	- 16 8	3 18 11	6 8 1	9 18 1	16 8 -
30 „ 35	- 19 7	4 12 8	7 11 10	11 17 -	19 10 7
35 „ 40	1 4 -	5 13 11	9 5 8	14 6 11	23 3 11
40 „ 45	1 9 6	6 18 4	11 3 9	17 1 7	27 3 10
45 „ 50	1 15 8	8 5 3	13 5 8	20 2 7	31 4 11
50 „ 55	2 2 10	9 17 -	15 13 2	23 4 10	35 6 4

Policies under Table IV. 60.—Endowment Assurances.

Ages at Entry.	MINIMUM SURRENDER VALUE AT THE END OF				
	Two Years.	Five Years.	Seven Years.	Ten Years.	Fifteen Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
15	- 10 4	3 3 -	5 1 5	7 18 4	13 11 6
30	1 9 -	6 7 9	10 9 2	16 9 9	28 7 6
50	10 7 1	33 18 8	53 18 1	—	—

N.B.—The above Surrender Values do not include the Cash Value of any Bonus which may have been added to a Policy.

(Note.)

This Association has not transacted business at other than European rates.

This Association does not grant policies on unhealthy lives ; but when the personal or family history, the occupation, or any other circumstance connected with the person proposed for assurance leads the directors to believe that his prospects of longevity are not so good as those of persons in every respect unexceptionable, the proposal is accepted at rate for age somewhat in advance of the actual age. Such person, when accepted, however, has the right to complete his policy at the minimum rate for his actual age, subject to a contingent debt, equal to the value of the additional premium sought to be charged, to be deducted from the amount of the policy if the person assured shall die under the average age attained by persons of his age ; but when he attains the said average age the contingent debt is expunged, and no additional premium is charged. If such person elects to pay the rate for such advanced age, the surrender value of his policy is fixed as if such advanced age were his actual age, and the same principle was adopted in ascertaining the liability of the Association at this investigation.

J. M. Templeton, Chairman and Managing Director.
 Alex. Morrison, } Directors.
 Andw. Newell, }
 E. J. Stock, Actuary.

NOTE. Those portions of the Returns printed within square brackets comprise additional information furnished by the Company to meet the requirements of the Western Australian Life Assurance Companies' Act, 1889.

IMPERIAL LIFE INSURANCE COMPANY.

REVENUE ACCOUNTS

Of the Imperial Life Insurance Company, for the Year ending 31st January 1899.

ASSURANCE FUND.

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Amount of Fund at the beginning of the year	2,272,722	15	-	Claims Announced under Policies, less Sums Re-assured	205,792	11	-				
Balance of Health Assurance Fund transferred to Life Assurance Fund	255	1	7	Endowment Policies matured	3,997	3	3		209,789	14	3
Premiums after deduction of Re-assurance Premiums	227,684	2	11	Surrender of Policies, including 2,296l. 12s. 4d. for Cash value of Bonuses (less Re-assurances)					16,725	17	7
Interest and Dividends	91,330	7	10	Cash Values of Reversionary Bonuses, Cash Bonuses, and Bonuses applied in abatement of Premiums					3,315	1	6
Less Income Tax	3,052	4	11	Annuities, less Re-assurances					6,587	1	8
	88,278	2	11	Commission					10,789	16	4
Profit on Realization of Investments	1,814	8	2	Expenses of Management					22,990	14	9
Consideration for Annuities granted	10,509	7	5	Bad Debts					1	2	7
Part consideration for sale of "England" Fire Business	1,139	16	2	Loss on Exchange					27	18	4
Assignment Fees	84	-	-	Amount of Fund at the end of the year	2,332,504	8	5				
Extension Fees	244	1	3		£.	2,602,731	15	5			
	£.	2,602,731	15	5							

HEALTH ASSURANCE FUND.

	£.	s.	d.		£.	s.	d.
Amount of Fund at the beginning of the year	240	16	3	Sick Pay and Expenses of Management	6	3	8
Premiums	10	18	7	Amount of Fund at the end of the year transferred to Life Assurance Fund	255	1	7
Interest and Dividends	9	16	11				
Less Income Tax	6	6					
	9	10	5				
£.	261	5	3	£.	261	5	3

ACCIDENT FUND.

Amount of Fund at the beginning of the year	£.	s.	d.	Claims, less Sums Re-assured	£.	s.	d.
Reserve for Unexpired risks brought forward	371	13	1	Temperance Abatements	252	19	1
Premiums after deduction of Re-assurance Premiums	624	16	2	Commission	7	3	7
Interest and Dividends	1,520	5	9	Expenses of Management	83	5	1
Less Income Tax	35	13	5	Reserve for Unexpired Risks carried forward	22	16	-
	1	3	4	Amount of Fund at the end of the year	700	2	11
	34	10	1		1,424	18	5
£.	2,551	5	1	£.	2,551	5	1

IMPERIAL LIFE INSURANCE COMPANY—*continued.*

PROPRIETORS' FUND.

	£.	s.	d.		£.	s.	d.
Amount of the Fund at the beginning of the year -	200,462	13	2	Dividend to Proprietors -	7,500	-	-
Interest and Dividends -	7,779	15	8	Interim Bonus -	2,812	10	-
Less Income Tax -	284	12	7	Amount of Fund at the end of the year -	197,671	11	3
Transfer Fees -							
	7,514	3	1				
	7	5	-				
£.	207,984	1	3	£.	207,984	1	3

BALANCE SHEET

Of the Imperial Life Insurance Company on the 31st January 1899.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Proprietors' Capital paid up -	150,000	-	-	Mortgages on Property within the United Kingdom -	430,869	1	-
„ Reserve Fund -	47,671	11	3	Mortgages on Property out of the United Kingdom -	118,202	5	-
Assurance Fund -	2,332,504	8	5	Mortgages on Life Interests and Reversions -	297,783	6	9
Accident Fund -	1,424	18	5	Mortgages on Rates and Tolls -	126,423	2	9
Total Funds -	2,531,600	18	1	Loans on Company's Policies -	95,612	3	6
Claims announced but not paid (less Re-assurance) -	59,001	15	6	„ Personal Security -	19,085	1	9
Reserve for unexpired Accident Risks -	760	2	11	„ Miscellaneous Securities -	387	9	-
Re-assurance Premiums unpaid -	676	3	9	Amount placed on deposit for fixed periods -	9,444	8	11
Annuities (less Re-assurances) unpaid -	90	10	6	Investments :			
Interest paid in Advance -	513	6	9	Indian and Colonial Government Securities -	264,067	17	-
Bills payable -	800	-	-	Foreign Government Securities -	62,668	8	2
Sundry creditors -	3,523	5	-	Railway and other Debentures and Debenture Stocks -	568,183	10	3
The Assurance Fund comprises :				Railway and other Stocks, Preference and Ordinary -	214,612	16	4
Life Assurance Fund -	2,229,925	11	6	Freehold and Leasehold Property and Ground Rents -	178,784	19	6
Annuity Fund -	67,534	8	-	Municipal Bonds -	39,054	13	3
Head Masters Association Pension Fund -	6,891	2	-	Reversions and Life Interests -	71,254	10	3
Head Mistresses' Association Pension Fund -	9,879	-	2	Renewal Premiums due, but with days of grace unexpired -	24,857	3	8
Investment Fluctuation Fund -	18,274	6	9	Outstanding Premiums at Head Office -	4,533	11	9
£. 2,332,504	8	5		Agents' Balances -	9,991	4	4
£.	2,596,966	2	6	Out-standing Interest -	5,667	4	3
				Interest accrued but not due (less Income Tax) -	18,847	6	1
				Cash :			
				On deposit at notice -	19,687	10	-
				In hand and on Current Account -	13,768	2	1
				Bills Receivable -	892	13	10
				Sundry Debtors -	2,287	13	1
				£.	2,596,966	2	6

Audited and found correct—

H. E. Coles.
C. F. Kemp, Ford & Co., } Auditors.
Percival Bosanquet,

Verulam, Chairman.
John H. Hale, } Directors.
Alex. Lawrie, }
Jas. Chisholm, General Manager.

We hereby certify that we have, during the year ending 31st January, 1899, made a continuous Audit of the books of the Company, and that we have examined and signed the annexed Balance Sheet, which, in our opinion, is drawn up so as to exhibit a correct view of the state of the Company's affairs. We have had produced to us the whole of the securities representing the Mortgages, Loans, and Investments appearing in the Balance Sheet, and they are all in order.

5th June, 1899

C. F. Kemp, Ford & Co., Auditors.

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Mutual Reserve Fund Life Association of New York, for the Year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the year	811,684	5	10	Claims under Policies (including Claims announced)	840,819	3	8
Premiums and Assessments	1,034,842	16	10	Disability Claims	2,756	13	5
Interest and Dividends	18,640	3	7	Surrenders	3,312	16	8
Rents	30,337	12	2	Cash Dividends to Policy Holders (Bonds)	27,425	1	10
Fees for changing Beneficiaries	199	13		Commission:			
				Commissions paid to Agents, Banks and Collectors, and Cost of Collecting Mortuary Calls	174,953	15	7
				Advanced Payments returned to Rejected Applicants	224	9	1
				Expenses of Management:			
				Salaries and Travelling	£.	s.	d.
				Expenses	54,067	2	1
				Medical Examiners' Fees	5,677	14	2
				Rent and Taxes	31,677	18	5
				Postage	6,985	5	3
				Actuarial Expenses	3,683	10	11
				General Office and Agency Expenses	45,020	1	2
				Advertising and Printing	15,160	11	4
				Legal and Investment Expenses	7,821	5	1
				Cost of Death Claim Department	22,887	18	10
					192,981	7	3
				Agents' Balances written off December 31st, 1897	41,067	15	3
				Amount of Funds at the end of the Year	612,163	3	8
£	1,895,704	11	5	£	1,895,704	11	5

BALANCE SHEET

Of the Mutual Reserve Fund Life Association of New York, for the Year ending 31st December 1898.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
Life Assurance Fund:				Mortgages on Real Estate in the United States	361,170	3	1
Reserve Fund	566,812	10	9	Deposit with Chancery Division in England	20,020	10	8
Premium Fund	45,350	12	11	French Rentes	6,197	18	-
Total Funds as per First Schedule	612,163	3	8	Bonds:			
Members' Deposit Account:				Province of Quebec, Canada	34,950	-	9
Balance to credit of Members	25,806	11	9	Dominion of Canada	10,744	9	5
Claims notified but not paid	186,378	2	-	Crédit Foncier, Paris, France	3,926	7	10
Claims on which no proofs have been received	80,292	17	9	City of St. Louis, Missouri	205	6	10
Claims on which Association admits no liability	12,833	13	6	Italian Government Consols	5,343	15	5
	279,504	13	3	City of Winnipeg, Canada	7,186	17	2
				Debentures	2,053	7	9
					64,410	5	2
				Furniture and Fixtures	12,254	1	2
				Agents' Balances	62,404	3	1
				Outstanding Premiums	146,503	11	1
				Outstanding Interest	11,678	4	4
					£	s.	d.
				Cash on Deposit	232,685	5	8
				Cash in Hand and on Current Accounts	150	6	5
					232,835	12	1
£	917,474	8	8	£	917,474	8	8

Note.—Throughout this Statement £1 sterling is reckoned equal to 4 dollars and 87 cents currency.

We, Frederick A. Burnham (President), George W. Harper (Director), Hillary Bell (Director), and O. D. Baldwin (Director), do hereby certify that the foregoing Statement of the "Mutual Reserve Fund Life Association," of the City of New York and State of New York, United States of America, for the year ending on the 31st day of December 1898, is correct.

Frederick A. Burnham, President.
George W. Harper,
Hillary Bell,
O. D. Baldwin, } Directors.
George D. Eldridge, Actuary.

YORKSHIRE FIRE AND LIFE INSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Yorkshire Fire and Life Insurance Company, for the Year ending 28th February 1899.

I.—LIFE ASSURANCE ACCOUNT.

Amount of Life Assurance Fund at the beginning of the Year	£. s. d.	812,971 14 8	Claims under Life Policies (after deduction of Re-Assurances)	£. s. d.	60,195 1 -
Premiums (after deduction of Re-Assurances)	73,788 16 1		Surrenders	2,727 1 1	
Consideration for Annuities granted	27,785 16 10		Bonuses surrendered for Cash	62 3 3	
Interest and Dividends	32,341 3 -		Annuities paid		2,789 4 4
Fines and Fees	49 9 3		Commission		10,548 6 9
			Expenses of Management		4,580 6 4
			Bad Debts		7,582 - 11
			Amount of Life Assurance Fund at the end of the Year		165 7 3
	£. 946,936 19 10				861,126 13 3
				£. 946,936 19 10	

II.—FIRE ACCOUNT.

Amount of Fire Insurance Fund at the beginning of the Year	£. s. d.	240,000 - -	Losses by Fire (after deduction of Re-Insurances)	£. s. d.	59,898 - 11
Premiums received (after deduction of Re-Insurances)	111,515 11 9		Commission		14,140 1 11
Interest and Dividends	9,064 - -		Expenses of Management		23,824 13 11
			Bad Debts		330 14 7
			Carried to Profit and Loss Account		22,898 - 5
			Amount of Fire Insurance Fund at the end of the Year		240,000 - -
	£. 360,579 11 9			£. 360,579 11 9	

III.—ACCIDENT ACCOUNT.

Premiums received	£. s. d.	1,745 4 1	Claims and Expenses paid and outstanding	£. s. d.	542 12 2
			Commission		83 19 9
			Amount of Accident Fund at the end of the Year		1,118 12 2
	£. 1,745 4 1			£. 1,745 4 1	

IV.—PROFIT AND LOSS.

Balance from last Account	£. s. d.	24,094 6 2	Dividend paid to Shareholders:	£. s. d.	
Interest not carried to other Accounts	2,536 - -		May, 1898	11,250 - -	
Carried from Fire Revenue Account	22,896 - 5		October, 1898	11,250 - -	
			Income Tax		22,500 - -
			Balance as per Balance Sheet		1,100 - 1
	£. 49,516 6 7			£. 49,516 6 7	

BALANCE SHEET

Of the Yorkshire Fire and Life Insurance Company, on the 28th February 1899.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
Shareholders' Capital	50,000	- -	Mortgages on Property within the United Kingdom	446,213 13 5	
Life Assurance and Annuity Fund	861,126 13 3		Loans on the Company's Policies	24,352 10 10	
Fire Insurance Fund	240,000	- -	Investments:		
Accident Fund	1,118 12 2		Metropolitan Consolidated Stock	4,562 - -	
Profit and Loss Account	25,916 6 6		Indian and Colonial Government Securities	66,696 5 -	
			Foreign Government Securities	34,704 3 4	
			On Deposit and Deposit Stocks with Indian and Colonial Banks	29,900 - -	
Claims under Life Policies outstanding	11,872 5 -		Railway and other Debentures and Debenture Stocks	178,306 17 6	
Outstanding Fire Losses (after deducting Re-Insurances)	10,687 - -		Railway and other Shares, Preference and Ordinary	96,684 16 3	
Outstanding Claims under Accident Policies	28 2 -		Ground Rents	4,015 10 -	
			Advances on Annuity, being Loans to Town Corporations and other Public Bodies (present value)	111,251 - -	
			Reversions and Life Interests purchased	30,136 10 6	
			Freehold and Leasehold Property	70,381 13 7	
			* Agents' Balances	10,715 17 3	
			* Branch Balances	31,529 6 5	
Premiums and Interest paid in advance		2,138 14 7	* Due from other Companies for Re-Insurances	10,535 6 6	
Directors' Salary, Balance of		367 3 1	Less,—Due to other Companies for Re-Insurances	3,955 13 10	
Unclaimed Dividends		389 10 -			6,579 12 6
			* Outstanding Premiums (in course of collection at Head Office)	966 2 11	
			* Outstanding Interest and Annuities (in course of collection at Head Office)	734 - -	
			Cash at Bankers, Ordinary Account	10,000 - -	
			Cash at Bankers, on Deposit	45,679 17 2	
			Cash at York Union Bank on Dividend Account	144 12 -	
			Stamps on Hand	109 17 9	
	£. 1,203,644 6 7			£. 1,203,644 6 7	

* Since paid or otherwise accounted for.

Examined this 27th April, 1899.

Wenlock, Chairman.
Philip Saltmarsh, } Vice-Chairmen.
Henry John Ware, }
George A. Duncombe, Director.
J. A. Cunningham, Secretary and General Manager.

Examined and found correct,

Wm. Phillips,
J. R. Hill,
Thos. F. Wood,
J. T. Ware,

} Shareholders' Auditing Committee.

We have examined the above Accounts with the Books at the Head Office, and with the various Branch and Agency Accounts, and find them correct.
Turquand, Youngs, Bishop & Clarke, Auditors.

SCOTTISH TEMPERANCE LIFE ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Scottish Temperance Life Assurance Company (Limited), for the Year ending 31st December 1898.

LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	376,066	12	-	Claims under Life Policies—Paid and Outstanding	11,443	-	2
				Endowment Policies Matured	649	-	-
				Annuities	370	6	5
				Surrenders	1,380	7	9
				Bonus Surrenders	1,204	19	5
				Abettainers' Section—Abatement on Premiums	2,982	16	10
				Commission	4,677	16	11
Premiums	87,767	11	9				
Less Re-assurances	1,875	17	3				
	85,891	14	6	General Expenses of Management at			
Interest and Dividends	16,412	5	3	Head Office and Branches	9,532	19	2
Sundry Fees, &c.	36	5	-	Medical Fees	910	10	10
Surplus from Accident and General Revenue Account	1,500	-	-	Policy Stamps	167	10	8
					10,611	-	8
				Income Tax	516	11	9
				Shareholders' Proportion of Surplus Distributed	4,385	15	9
				Amount of Life Assurance Fund at the end of the Year	441,755	1	1
£.	479,906	16	9	£.	479,906	16	9

ACCIDENT AND GENERAL REVENUE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balances from last year :				Claims under Accident Policies—Paid and Outstanding	1,692	6	10
Revenue Account	5,230	1	9	Abettainers' Section—Abatement on Premiums	288	7	10
Fatal Accident Fund	5,000	-	-	Commission	571	13	4
	10,230	1	9	General Expenses of Management at Head Office and Branches	1,277	7	3
				Income Tax	19	5	-
				Dividend to Shareholders	1,250	-	-
Accident Premiums	5,094	16	5	Transfers :			
Less Re-assurances	60	13	2	Life Assurance Fund	1,500	-	-
	5,034	3	3	Shareholders' Bonus Fund	648	13	5
Interest and Dividends	1,331	1	5		2,148	13	5
Sundry Fees, Transfers, &c.	8	9	6	Balances carried forward :			
				Revenue Account	4,356	2	3
				Fatal Accident Fund	5,000	-	-
£.	16,603	15	11		9,356	2	3
				£.	16,603	15	11

SHAREHOLDERS' BONUS FUND.

	£.	s.	d.		£.	s.	d.
From Life Assurance Account, 1897 Surplus	4,385	15	9	Bonus to Shareholders	1,000	-	-
From Accident and General Revenue Account, 1897				Income Tax on Dividend and Bonus	47	3	10
Surplus	648	13	5	Balance carried forward	4,152	18	11
Interest and Dividends	165	13	7				
	5,200	2	9	£.	5,200	2	9

BALANCE SHEET

Of the Scottish Temperance Life Assurance Company (Limited), on 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Capital Paid up on 100,000 Shares of 1 <i>l</i> . each	25,000	-	-	Mortgages on Heritable Property within the United Kingdom	177,750	-	7
				Mortgages on Heritable Property out of the United Kingdom	68,054	4	3
Life Assurance Fund	441,755	1	1	Loans on the Company's Policies	12,747	19	1
Balance at Credit of Accident and General Revenue Account	4,356	2	3	Loans on Stocks and Shares	1,125	18	7
Fatal Accident Fund	5,000	-	-	Loans on Reversions	500	-	-
Shareholders' Bonus Fund	4,152	18	11	Deposits with Investment Companies and Banks	18,463	13	10
	455,264	2	3	Investments :			
Unclaimed Dividends	49	13	11	Foreign Government Stock	2,000	-	-
				Railway and other Debentures and Debenture Stocks	66,903	4	9
				Heritable Property	89,145	10	6
Life Claims Outstanding	2,699	18	-	Ground Annuals and Feu Duties	887	9	11
Accident Claims Outstanding	550	-	-	Reversions	1,142	-	5
	3,249	18	-	Loans on Personal Security with Life Policies, &c.	7,016	10	10
Sundry Creditors, including Commission on Outstanding Premiums	2,306	16	6	Agents' and Branch Balances	19,371	5	2
				Outstanding Premiums	2,400	18	10
TOTAL LIABILITIES	485,870	10	8	Interest Accrued	3,670	11	3
				Cash in Bank and Balance on Hand	13,901	12	8
				Furniture at Head Office and Branches	789	10	-
				TOTAL ASSETS	485,870	10	8

John Wilson, M.P., Chairman.
James H. Dickson } Directors.
R. Hunter Craig }
A. K. Rodger, Manager.

LIFE AND HEALTH ASSURANCE ASSOCIATION (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Life and Health Assurance Association (Limited), for the Period from 7th February to 31st December 1898.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Premiums after deduction of Re-Assurance Premiums - - - -	209	11	3	Commission - - - - -	43	1	11
Interest and Dividends - - - -	7	1	4	Expenses of Management - - -	24	3	-
				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule	149	7	8
£.	216	12	7	£.	216	12	7

II.—ACCIDENT AND GENERAL ACCOUNT.

	£.	s.	d.		£.	s.	d.
Premiums received, after deduction of Re-Assurances - - - - -	6,431	13	9	Claims paid and outstanding and Reserve for unexpired risk - - - - -	1,484	-	4
Interest and Dividends - - - - -	563	8	11	Expenses of Management - - -	2,652	16	10
Transfer Fees - - - - -	-	7	6	Commission - - - - -	876	17	6
				Dividend on Preference Shares - -	719	17	5
£.	6,995	10	2	Balance as per Fourth Schedule - -	1,261	18	1
				£.	6,995	10	2

BALANCE SHEET

Of the Life and Health Assurance Association (Limited), on the 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up - - -	30,034	-	-	Mortgages on Property within the United Kingdom - - - - -	1,250	-	-
General Reserve Fund - - - - -	1,000	-	-	Investment :—			
Life Assurance Fund - - - - -	149	7	8	British Government Securities - -	10,000	-	-
Accident and General Fund - - - -	1,261	18	1	Indian and Colonial Securities - -	10,000	-	-
	32,445	5	9	Debenture Stocks - - - - -	1,070	8	6
Claims (Accident and General) £. s. d. outstanding - - - - 238 4 10				Loans on Trust Funds and Reversions -	450	-	-
Commission outstanding - 165 - -				Loans to Public Bodies - - - - -	5,500	-	-
Sundry sums owing, including Dividend on Preference Shares from 11th November to 31st December 1898 - 362 2 7	765	7	5	Loans on Personal Security, with Mortgage of Life Policies - - - - -	1,000	-	-
				Agents' Balances and Outstanding Premiums - - - - -	782	3	8
				Interest Accrued - - - - -	171	15	2
				Cash—On Deposit - - - - - £. s. d.			
				In hand and on Current Account - - - 485 13 5	1,485	13	5
					1,103	16	10
				Preliminary Expenses - - - - -	396	15	7
				Office Furniture and Fittings - - -			
	33,210	13	2		33,210	13	2

J. Montgomery Bell, Chairman.
 Thomas Aitken } Directors.
 W. C. Grant, }
 A. Gibbon Thomson, Manager.

Edinburgh, 7th September 1899.—We have examined the books of the Life and Health Assurance Association (Limited) for the period from 7th February 1898 (date of Incorporation) to 31st December 1898, in connection with the vouchers, securities for invested funds, and other instructions, and have found them correct. We certify that, after providing for contingencies, the above Balance Sheet and Revenue Account exhibit, respectively, a correct state of the Company's affairs as at 31st December 1898, and the result of the working for the period mentioned.

Brewis & Rainie, C.A., Auditors.

CITY OF GLASGOW LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the City of Glasgow Life Assurance Company, for the year ended 20th January 1899.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	2,380,802	15	1	Claims under Life Policies, after deduction of sums re-assured	180,330	18	5
Premiums—Less re-assurances, viz. :—				Claims by Survivance under Endowment Policies	4,134	15	1
New and Renewal				Surrenders	6,082	10	7
Premiums	217,985	12	6	Annuities	16,447	3	1
Single Payments	7,444	3	9	Commission	15,102	16	8
	225,429	16	3	Do. outstanding	3,711	—	—
Consideration for Annuities granted	18,113	7	11	Expenses of Management, including Rents for Offices belonging to and occupied by Company	20,600	10	9
Interest, Dividends, and Rents, less Income Tax	86,848	15	11	Do. outstanding	1,690	—	—
Fees and Fines	112	17	11	Pensions	1,000	—	—
Profits on Investments	43,079	3	5	Dividends to Shareholders	10,800	—	—
				Bonus to Policyholders taken in Cash	421	18	4
				Provision for Agents' Account doubtful	2,076	7	4
				Amount of Funds at the end of the Year as per Second Schedule	2,491,988	16	3
£.	2,754,386	16	6	£.	2,754,386	16	6

BALANCE SHEET

Of the City of Glasgow Life Assurance Company, on the 20th January 1899.

LIABILITIES.				ASSETS.			
Shareholders' Capital paid up	£.	s.	d.	Mortgages on Property within the United Kingdom	£.	s.	d.
	60,000	—	—	Loans on Life Interests and Reversions	465,651	17	4
Life Assurance and Annuity Fund	2,431,988	16	3	Loans on the Company's Policies	77,693	—	—
				Loans on Rates and Assessments	98,882	9	2
					159,515	2	3
Total Funds as per First Schedule	2,491,988	16	3	Investments :—			
Claims intimated, but not paid	50,124	2	7	Foreign Government Securities	9,731	6	—
Interest paid in advance	1,282	—	6	Indian and Colonial Government Securities	123,743	13	4
Annuities outstanding	115	1	9	Colonial Municipal Bonds	63,633	1	5
Surrender Values unpaid	4,023	17	10	Railway and other Debentures and Debenture Stocks and Bonds	533,949	11	6
Dividends outstanding	49	10	—	Railway Shares, Preference and Guaranteed	349,072	15	9
Commission outstanding	3,711	—	—	Railway Shares, Preferred Ordinary	72,394	4	3
Charges outstanding	1,690	—	—	Railway Shares, Ordinary	3,912	16	—
Agency Suspense Account	2,076	7	4	Heritable Property—the Company's Offices in Glasgow, Edinburgh, Manchester, and London	79,475	17	4
				Company's Stock held by the Company	1,145	13	7
				Feu-duties and Ground-rents	338,215	13	6
				Reversions purchased	5,222	4	5
				Deposits for fixed periods	69,825	11	4
				Agents' Balances	13,393	3	10
				Outstanding Premiums in course of collection	41,628	19	4
				Interest Outstanding and Accrued, less Income Tax	21,866	4	1
				Cash :—			
				On Deposit	1,000	—	—
				On Current Account and in hand	24,066	16	5
£.	2,555,060	16	3		25,066	16	5
				Office Furniture	750	—	—
				Stamps	7	14	—
				Bills receivable (Foreign Remittances)	283	1	5
				£.	2,555,060	16	3

R. D. Mackenzie, Chairman.
David Ritchie, } Directors.
A. S. Michie, }
Fredk. F. Elderton, Manager.

CITY OF GLASGOW LIFE ASSURANCE COMPANY—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the City of Glasgow Life Assurance Company, made by the Manager and the Actuary.

I.

The date up to which the valuation is made—20th January 1899.

II.

- (a). The liability of the company was ascertained by deducting the value of the future net premiums from the value of the sums assured and bonus additions, except in the following unimportant classes:—
 (1) Temporary assurances, where the proportion of premiums corresponding to the unexpired risk was reserved; (2) Assurances by increasing payments (first period), where the proportion of premiums corresponding to the unexpired risk, together with the excess of premiums received over those required for the temporary risk, was reserved; (3) Issue assurances, where the total premiums received were reserved; and (4) Children's endowments, where the total premiums received, accumulated at $3\frac{1}{2}$ per cent. interest, were reserved. The premiums being found to fall due, on the average, $7\frac{1}{2}$ months after the date of valuation, the necessary adjustment on this account was made in the calculations. Re-assurances were valued on the same principles as assurances.
- (b). The distribution of profits among the policyholders was made in the form of a reversionary bonus, which was allocated to each policy by way of a percentage on the sum—including existing bonus—assured thereby, for each year of the quinquennium in which the policy has been in force.
- *(c). The company's contract of copartnery gives the ordinary directors for the time being power to regulate the principles on which the surplus shall be ascertained and distributed. The directors, however, have invariably obtained the approval of the proprietors before making any distribution.

III.

The tables of mortality used in the valuation were the Institute of Actuaries' H^M table for assurances and the Government annuitants' experience (1883) select tables for annuities.

IV.

The rate of interest assumed in the calculations was 3 per cent.

V.

The proportion of the annual premium income reserved as a provision for future expenses and profits was the entire loading or difference between the actual premiums payable to the company, and the net premiums according to the H^M table with 3 per cent. interest.

VI.

CONSOLIDATED REVENUE ACCOUNT of the City of Glasgow Life Assurance Company,
for Five Years, commencing 21st January 1894, and ending 20th January 1899.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 21st January 1894, the beginning of the Quinquennium	2,014,956	4	2	Claims under Life Policies, after deduc- tion of Sums Re-assured	730,637	7	10
Premiums after deduction of Re-assurance Premiums	1,041,838	14	1	Claims by Survivance under Endowment Policies	33,427	12	1
Consideration for Annuities granted	105,208	1	2	Surrenders	31,191	12	1
Interest, Dividends and Rents, less Income Tax	410,228	5	1	Annuities	78,359	17	-
Fees and Fines	560	9	8	Commissions	68,626	16	5
Profit on Investments	43,079	3	5	Ditto, outstanding	3,711	-	-
				Expenses of Management, including Rents for Offices belonging to and occupied by Company	105,242	18	9
				Ditto, outstanding	1,690	-	-
				Expenses in connection with Quinquennial Investigations, as at 20th January 1894	881	14	8
				Dividends to shareholders	54,000	-	-
				Bonus to policyholders taken in cash	14,036	15	2
				Provision for Agents' Accounts doubtful	2,076	7	4
				Amount of Funds on 20th January 1899, the end of the period, as per First Schedule	2,491,988	16	3
£.	3,615,870	17	7	£.	3,615,870	17	7

*Note. —It has been resolved that the future profits of the Company (after crediting the proprietors with interest on paid up capital at the average rate earned by the whole funds) shall be allocated in the fixed proportions of one-tenth to the proprietors and nine-tenths to the policyholders.

CITY OF GLASGOW LIFE ASSURANCE COMPANY—*continued.*

VII.

SUMMARY AND VALUATION of the Policies of the City of Glasgow Life Assurance Company,
as at 20th January 1899.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Assurances by HM Table and Annuities by Government Experience (1883) Tables—Interest 3 per cent.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.
								Net Liability.
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS.		£.	£.	£.	£.	£.	£.	£.
For Whole Term of Life—								
Commuted and Equal Annual Premiums	8,552	4,428,775	107,991	86,089	2,661,937	1,387,238	1,109,558	1,552,379
Increasing Premiums	43	91,531	1,839	—	2,066	—	—	2,066
Limited Premiums	539	302,334	11,288	9,171	148,117	98,704	80,401	67,716
Endowment Assurances	4,465	1,346,372	60,516	48,456	853,247	664,064	532,432	320,815
Endowment Assurances, Increasing Premiums	11	5,475	128	—	162	—	—	162
Joint Lives	46	23,944	996	777	16,310	10,639	8,413	7,897
Last Survivor	1	2,727	55	47	2,220	297	254	1,966
Discounted Bonus System—								
Commuted and Equal Annual Premiums	33	61,750	1,876*	1,604	37,593	21,016	17,900	19,624
Limited Premiums	10	14,000	801†	686	8,002	4,928	4,221	3,781
Extra Premiums payable	—	—	10,040	—	—	—	—	—
TOTAL Assurances with Profits	13,700	6,274,908	195,360	146,830	3,729,654	2,186,886	1,753,248	1,976,406
II.—WITH DEFERRED PARTICIPATION IN PROFITS.								
For Whole Term of Life—								
Commuted and Equal Annual Premiums	169	132,988	3,912	3,005	67,459	59,010	54,840	12,619
Increasing Premiums	4	8,300	70	—	61	—	—	61
Limited Premiums	76	45,938	1,562	1,463	21,386	16,756	15,714	5,672
Extra Premiums payable	—	—	194	—	—	—	—	—
TOTAL Assurances with Deferred Profits	249	182,226	5,738	5,068	88,906	75,766	70,554	18,352
III.—WITHOUT PARTICIPATION IN PROFITS.								
For Whole Term of Life—								
Commuted and Equal Annual Premiums	1,269	878,377	24,203	22,380	539,553	278,087	259,160	280,393
Increasing Premiums	45	79,425	1,529	—	1,525	—	—	1,525
Limited Premiums	37	16,925	670	645	8,374	5,631	5,401	2,973
Endowment Assurances	300	107,559	4,086	3,780	75,277	37,086	34,824	40,453
Joint Lives	12	10,200	458	414	6,944	4,588	4,187	2,757
Joint Lives, Increasing Premiums	1	2,000	60	—	49	—	—	49
Last Survivor	9	12,500	180	156	5,812	3,234	2,724	3,088
Contingent	29	44,620	455	344	4,229	2,372	1,794	2,435
Temporary	144	140,485	1,969	—	1,545	—	—	1,545
Endowments	23	5,189	130	—	2,686	—	—	2,686
Issue	7	55,850	—	—	2,346	—	—	2,346
Extra Premiums payable	—	—	2,818	—	—	—	—	—
TOTAL Assurances without Profits	1,876	1,353,080	36,558	27,719	648,340	330,998	308,000	340,250
TOTAL Assurances	—	7,810,214	237,656	179,617	4,466,900	2,593,650	2,131,892	2,335,008
Deduct Re-assurances	—	641,503	16,730	11,830	310,023	169,000	144,772	165,251
NET Assurances	15,825	7,168,711	220,926	167,787	4,156,877	2,424,641	1,987,120	2,169,757
ANNUITIES.								
Immediate—		Per Annum.						
Single Lives	298	14,703	—	—	136,164	—	—	136,164
Joint Lives	3	894	—	—	4,399	—	—	4,399
Longest Liver	20	1,507	—	—	21,984	—	—	21,984
Temporary (Life)	1	25	—	—	260	—	—	260
Temporary (Certain)	4	320	—	—	2,907	—	—	2,907
Survivorship	4	580	107	96	1,333	1,127	1,014	319
Deferred	2	268	—	—	993	—	—	993
TOTAL Annuities	332	17,797	107	96	168,040	1,127	1,014	167,026
Deduct Re-assurances	—	200	—	—	1,195	—	—	1,195
NET Annuities	332	17,597	107	96	166,845	1,127	1,014	165,831
TOTAL of the Results	16,157	—	221,033	167,883	4,323,722	2,425,768	1,988,134	2,335,588

* Subject to Bonus Reductions of 295%.

† Subject to Bonus Reductions of 160%.

CITY OF GLASGOW LIFE ASSURANCE COMPANY—continued.

VII.—continued.

VALUATION BALANCE SHEET of the City of Glasgow Life Assurance Company as at 20th January 1899.

	£.	s.	d.		£.	s.	d.
Net Liability under Assurance and Annuity Transactions (as per Summary Statement provided in Schedule 5)	2,335,588	-	-	Life Assurance and Annuity Funds (as per Balance Sheet under Schedule 2)	2,431,988	16	3
Surplus	96,400	16	3				
	£. 2,431,988	16	3		£. 2,431,988	16	3

VIII.

The time during which a policy must be in force in order to entitle it to share in the profits :—Policies on the Ordinary Participation System participate from the date of their issue (except policies under the "Half-Premium" or "Reduced Premium" scale), but bonuses do not vest until five years' full premiums have been paid, and the policies have been five complete years in force.

IX.

(a). The total amount of profit made by the company in the five years ended 20th January 1899 (including 12,376 <i>l.</i> brought forward from the 1894 Valuation) was	£ 146,348
Made up as follows :—	
Surplus as per Balance Sheet	£. 96,401
Paid to policyholders as intermediate bonus	9,447
Paid as dividends to shareholders in excess of interest for the five years on the paid-up capital at 4½ per cent.	40,500
	£. 146,348
(b). The amount of profit divided among the policyholders was	£. 102,375
Made up as follows :—	
To 13,603 policies in force at 20th January 1899, assuring 5,414,407 <i>l.</i>	£. 92,928
Paid as intermediate bonus on policies which became claims during the quinquennium	9,447
	£. 102,375

(c). The following are specimens of reversionary bonuses allocated for the five years ended on 20th January 1899, under policies for 100*l.* to which all previously declared bonuses remain attached :—

Age at Entry.	YEARS IN FORCE.									
	5	10	15	20	25	30	35	40	45	50
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	} 2 15 -	2 18 7	3 2 2	3 5 9	3 9 2	3 12 9	3 16 6	4 2 2	4 7 11	4 13 8
30										
40										
50										

CITY OF GLASGOW LIFE ASSURANCE COMPANY—continued.

IX—continued.

Reversionary Bonuses may be commuted for cash, or for permanent or temporary reduction of premium. In the case of ordinary whole life policies, the terms of commutation for each 10% of reversionary bonus are as follows :—

Age next Birthday.	Cash Value.	Annual Reduction of Premium.	
		Permanent.	For Five Years only.
	£. s. d.	£. s. d.	£. s. d.
20	2 10 1	— 2 2	— 10 9
30	3 1 7	— 3 —	— 13 3
40	3 14 10	— 4 1	— 16 3
50	4 11 1	— 5 11	— 19 10
60	5 15 8	— 10 —	1 6 1
70	6 18 1	— 17 —	1 12 6
80	7 18 6	1 9 7	2 3 4

R. D. Mackenzie, Chairman.
David Ritchie, } Directors.
A. S. Michie, }
Fredk. F. Elderton, Manager
J. Stewart, Actuary.

(Sixth Schedule.)

I.

TABLE of Premiums for Assurances for the Whole Term of Life which are now in use.

Age next Birthday.	With Profits	With Deferred Bonus.	Without Profits.	Age next Birthday.	With Profits.	With Deferred Bonus.	Without Profits.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
20	1 17 —	1 14 6	1 12 —	41	3 6 5	2 18 6	2 16 6
21	1 18 —	1 15 —	1 12 9	42	3 8 4	3 — 6	2 18 6
22	1 19 —	1 15 6	1 13 6	43	3 10 5	3 2 6	3 — 6
23	2 — —	1 16 —	1 14 3	44	3 12 7	3 5 —	3 3 —
24	2 1 1	1 16 6	1 15 —	45	3 14 10	3 7 6	3 5 6
25	2 2 3	1 17 6	1 16 —	46	3 17 4	3 10 6	3 8 —
26	2 3 5	1 18 6	1 17 —	47	4 — —	3 13 6	3 11 —
27	2 4 8	1 19 6	1 18 —	48	4 2 11	3 16 6	3 14 —
28	2 6 —	2 — 6	1 19 —	49	4 6 2	4 — —	3 17 6
29	2 7 2	2 1 6	2 — —	50	4 9 10	4 3 6	4 1 —
30	2 8 5	2 2 6	2 1 —	51	4 13 10	—	4 4 6
31	2 9 8	2 3 6	2 2 —	52	4 18 1	—	4 8 —
32	2 10 11	2 4 6	2 3 —	53	5 2 8	—	4 12 —
33	2 12 4	2 5 6	2 4 —	54	5 7 6	—	4 16 —
34	2 13 10	2 6 6	2 5 —	55	5 12 9	—	5 — —
35	2 15 5	2 8 —	2 6 6	56	5 16 —	—	5 4 —
36	2 17 —	2 9 6	2 8 —	57	6 — 9	—	5 9 —
37	2 18 10	2 11 —	2 9 6	58	6 6 —	—	5 14 —
38	3 — 7	2 12 6	2 11 —	59	6 11 —	—	6 — —
39	3 2 6	2 14 6	2 12 6	60	6 16 4	—	6 6 —
40	3 4 6	2 16 6	2 14 6				

CITY OF GLASGOW LIFE ASSURANCE COMPANY—*continued.*

II.

Age.	Sums Assured under Policies for the Whole Term of Life as at 20th January 1899.					Corresponding Re-assurances.		
	With Profits.	Reversionary Bonus.	Deferred Bonus System.	Discounted Bonus System.	Without Profits.	With Profits.	Reversionary Bonus.	Without Profits.
	£. s. d.	£. s. d.	£. s. d.	£.	£. s. d.	£.	£.	£. s. d.
15	500	—	—	—	—	—	—	—
16	600	19 10 1	—	—	—	—	—	—
17	850	29 5	—	—	—	—	—	—
18	1,000	26	—	—	—	—	—	—
19	3,987 10	24 14	—	—	—	—	—	—
20	2,400	—	—	—	210	—	—	—
21	3,725	26	250	—	200	—	—	—
22	6,525	—	—	—	3,125	—	—	—
23	5,787 10	28 12	700	—	300	—	—	—
24	11,837 10	63 14	—	—	600	—	—	—
25	12,300	128 14 1	500	—	1,400	—	—	—
26	16,940 12 6	130 15 11	1,200	—	4,706	—	—	—
27	20,856 5	334 4 5	1,587 10	—	2,331 5	—	—	—
28	27,081 5	174 13 8	1,350	—	905	2,750	111	—
29	24,475	429 14 8	2,582 10	—	2,512 10	—	—	—
30	32,075	248 14 10	3,050	—	18,050 15	2,000	40	7,000
31	35,031 5	867 9 7	1,000	3,000	6,112 10	—	—	—
32	42,118 15	1,079 15 4	1,000	—	27,282 10	—	—	5,600
33	48,518 15	1,633	3,225	—	6,987 10	500	58	—
34	50,209 7 6	1,195 14 9	4,850	—	16,766 15	—	—	—
35	60,531 5	2,119 12 2	6,450	—	7,762 10	1,500	15	1,250
36	69,756 5	3,202 8 2	3,337 10	—	8,364 10	500	25	—
37	64,960	3,048 12 1	6,100	3,000	17,168	—	—	—
38	93,047 18 4	3,795 9 8	21,637 10	—	18,903 15	15,000	516	3,700
39	68,375	4,411 12 2	5,600	3,000	16,712 10	—	—	11,000
40	105,275	8,338 2 5	5,400	2,000	18,363 16 4	20,600	1,647	—
41	79,193 15	6,035 10 7	2,750	2,000	21,537 15	—	—	400
42	87,506 5	6,583 15 10	5,287 10	—	15,410 3 4	1,000	20	—
43	105,242 10	9,556 7 2	1,750	2,500	15,775 15	—	—	3,500
44	96,829 16 5	9,437 19 4	1,625	—	7,601 15 8	—	—	150
45	100,337 10	10,352 5 2	4,500	—	20,225 10 10	2,000	202	—
46	123,906 5	14,514 7 8	1,100	—	27,016 6 8	9,500	1,916	7,918
47	118,268 15	12,792 1 4	900	—	24,425 17 6	21,000	1,532	—
48	143,571	13,490 13 10	5,325	—	34,639	43,000	860	16,450
49	110,162 10	14,563 12 5	2,000	2,000	17,811 7 8	2,000	730	2,910
50	108,375	12,355 15 11	20,000	2,000	17,271 13 4	24,500	1,713	3,968 15
51	104,408 2	18,084 9 11	1,050	5,000	16,687 11 6	7,000	2,360	1,050
52	110,318 15	17,127 1 9	500	4,000	15,955 10	6,500	246	—
53	111,112 10	19,545 8 11	100	6,000	18,821 14 10	900	173	—
54	112,910	21,799 11 2	—	4,250	17,062 11 10	1,000	305	200
55	129,160	22,179 10 6	—	—	27,624 15 10	3,500	659	7,500
56	110,018 15	20,575 14 5	6,000	—	17,780 6 1	5,000	1,971	525
57	85,520 19 2	18,162 1 5	—	—	29,278 12 4	12,100	2,784	3,000
58	92,479 10	19,930 5 11	—	6,500	20,608 3 8	4,442	1,340	2,000
59	82,200	18,488 9 8	—	1,000	18,499 19	1,000	283	300
60	83,197 19 8	19,040 17 9	—	—	30,324 15 6	750	86	4,441 10
61	54,950	13,022 13 9	—	1,000	7,176 15 4	1,750	930	—
62	72,887 10	18,928 13 8	—	1,500	9,226 6 3	2,000	757	100
63	67,694	16,297 14	5,300	3,000	12,475	4,250	1,365	—
64	78,850	19,143 15 2	2,000	3,000	18,387 5	2,550	795	1,750
65	76,712 10	22,085 6	—	—	25,143 18	1,250	406	2,400
66	48,837 9	14,231 18 1	—	2,000	9,305	—	—	—
67	48,450	16,032 13 9	3,000	—	22,650	2,250	1,016	4,848 16 8
68	56,599 19	15,300 14 3	—	—	21,255	7,500	3,083	7,800
69	56,949 19	16,208 3 1	—	—	21,989 16 6	750	213	1,800
70	48,200 4 8	17,916 19 10	—	—	9,762	4,000	2,495	200
71	56,024 19	20,009 10 7	—	2,000	27,542	15,500	7,183	3,522
72	35,799 17	11,571 3 4	—	1,000	28,320 5 11	5,800	2,673	5,600
73	20,219 19	6,814 11 1	—	—	14,800	500	434	400
74	37,049 17	13,113 10 9	—	—	5,780 4	5,500	3,607	1,600
75	32,924 17	12,638 7 7	—	—	7,505 8 2	6,200	2,956	2,000
76	20,249 17	7,955 7 3	—	2,000	6,746	800	552	3,175
77	25,050	7,662 7 3	—	—	3,500	3,000	1,484	—
78	13,899 18	5,271 15 3	—	—	11,025	—	—	1,700
79	10,899 18	4,755 3 8	—	—	3,360	—	—	—
80	4,450	1,606 2 9	—	—	380 2	—	—	—
81	16,499 16	7,638 3 7	—	—	2,450	4,000	2,483	—
82	8,099 19	4,282 17 2	—	—	912 15	—	—	—
83	1,700	890 11 2	—	—	2,000	—	—	—
84	2,249 18	1,361 13 7	—	—	5,160	2,000	1,074	1,000
85	2,499 18	1,681 3 6	—	—	7,300	3,000	1,491	—
86	6,374 19	3,938 16 9	—	—	300	3,000	2,850	—
87	1,299 19	1,060 10 8	—	—	—	—	—	—
88	1,500	843 1 10	—	—	—	—	—	—
89	100	61 19	—	—	500	—	—	—
92	—	—	—	—	300	—	—	—
£.	3,808,509 3 3	618,266	132,987 10	61,750	878,376 19 7	263,642	57,439	120,759 1 8

Amounts Re-assured with Deferred Bonus—Age 38, 7,000*l.*; age 48, 1,000*l.*; age 50, 15,000*l.*

CITY OF GLASGOW LIFE ASSURANCE COMPANY—*continued.*

III.

Age.	PREMIUMS ON ASSURANCES FOR WHOLE TERM OF LIFE AS AT 20TH JANUARY 1899.								PREMIUMS ON CORRESPONDING RE-ASSURANCES.			
	With Profits.		Under Deferred Bonus System.		Under Discounted Bonus System.		Without Profits.		With Profits.		Without Profits.	
	Ordinary.	Extra.	Ordinary.	Extra.	Ordinary, less Bonus Reductions.	Extra.	Ordinary.	Extra.	Ordinary.	Extra.	Ordinary.	Extra.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
15	8 4 7	—	—	—	—	—	—	—	—	—	—	—
16	9 18 7	—	—	—	—	—	—	—	—	—	—	—
17	14 4 6	—	—	—	—	—	—	—	—	—	—	—
18	16 17 1	—	—	—	—	—	—	—	—	—	—	—
19	65 17 1	1 18 9	—	—	—	—	—	—	—	—	—	—
20	44 5 7	2 11 7	—	—	—	—	3 3 -	—	—	—	—	—
21	68 5 11	9 1 11	4 5 -	—	—	—	3 6 3	1 18 -	—	—	—	—
22	129 10 11	35 9 -	—	—	—	—	—	—	—	—	—	—
23	111 8 1	7 13 11	12 11 -	—	—	—	4 18 3	—	—	—	—	—
24	236 - 3	52 8 3	—	—	—	—	10 7 7	- 10 -	—	—	—	—
25	247 14 6	25 17 2	9 2 8	—	—	—	25 1 3	12 12 6	—	—	—	—
26	354 6 2	38 14 4	23 8 -	—	—	—	70 5 4	33 1 1	—	—	—	—
27	440 7 5	66 4 11	30 5 3	1 18 5	—	—	42 15 6	20 8 -	—	—	—	—
28	505 7 10	73 9 4	26 8 9	—	—	—	16 17 6	8 7 6	59 14 -	—	—	—
29	531 16 9	84 15 3	48 11 7	24 8 5	—	—	47 1 9	19 3 6	—	—	—	—
30	729 8 3	76 14 0	62 7 3	—	—	—	296 2 7	122 17 2	48 8 4	—	143 10 -	69 2 6
31	781 17 -	132 14 8	22 5 3	—	54 - -	—	119 11 8	19 16 8	—	—	—	—
32	975 - 2	127 16 1	20 8 -	—	—	—	531 12 8	39 3 5	—	—	113 6 -	12 10 -
33	1,118 15 4	148 2 6	69 13 5	2 17 2	—	—	108 16 -	9 9 2	10 11 3	—	—	—
34	1,216 14 9	172 15 8	107 7 -	—	—	—	354 5 3	28 17 1	—	—	—	—
35	1,480 14 8	159 13 8	146 11 1	27 12 11	—	—	172 18 10	57 - 4	44 17 -	—	26 5 -	12 10 -
36	1,383 11 11	123 5 2	78 - 5	7 3 8	—	—	201 7 -	51 3 10	12 14 7	—	—	—
37	1,603 13 -	153 8 4	127 8 8	—	44 17 6	—	363 16 8	21 5 3	—	—	—	—
38	2,387 1 10	213 9 6	517 2 -	5 6 -	—	—	408 8 1	27 6 3	422 16 -	—	67 1 2	—
39	1,715 16 3	161 6 11	141 14 4	—	46 - 10	—	485 15 2	91 - 2	—	—	288 15 -	55 - -
40	2,588 13 7	96 16 9	137 - 4	1 - 3	33 16 8	—	416 - 1	43 14 9	568 10 10	—	—	—
41	2,040 14 5	164 4 -	75 6 6	2 10 -	31 5 -	6 6 8	485 13 8	54 1 3	—	—	7 10 8	4 9 4
42	2,277 13 3	128 1 2	142 11 8	5 9 5	—	—	380 15 9	52 13 9	33 4 2	—	—	—
43	2,746 16 5	90 11 3	48 6 -	—	74 7 6	13 17 1	373 13 4	78 7 4	—	—	94 1 8	30 14 7
44	2,505 15 6	173 7 6	44 16 7	2 6 6	—	—	178 6 5	8 2 8	—	—	2 14 8	1 7 10
45	2,689 9 11	93 2 11	131 1 2	—	—	—	565 10 -	45 6 9	68 15 10	2 19 7	—	—
46	3,247 14 7	141 16 1	34 1 -	1 - -	—	—	623 18 3	20 11 8	246 4 2	11 - -	211 15 -	—
47	3,223 2 6	84 6 2	30 7 6	—	—	—	564 15 11	77 18 6	691 13 4	—	—	—
48	4,585 14 5	128 9 5	106 16 1	53 19 4	—	—	371 13 8	58 5 3	1,782 14 2	—	87 1 2	19 7 6
49	3,019 10 4	131 3 9	65 16 3	11 5 -	38 13 4	—	414 16 7	80 8 3	41 13 4	—	65 17 6	25 15 10
50	3,283 3 11	372 12 8	800 - -	—	—	—	460 9 -	36 3 7	965 15 -	240 - -	99 2 5	14 18 7
51	2,829 - 9	100 16 11	39 8 9	—	22 8 4	—	391 10 1	33 11 11	165 5 10	—	20 17 9	12 2 3
52	3,184 16 8	68 11 1	20 9 8	—	176 11 8	—	387 19 9	16 2 10	306 18 9	—	—	—
53	3,170 2 4	198 4 2	4 5 6	—	—	—	448 12 8	55 1 8	25 12 10	—	—	—
54	3,215 5 2	176 6 9	—	—	148 2 1	—	443 6 10	37 5 5	25 13 4	—	8 14 8	- 15 -
55	3,915 8 -	144 5 3	—	—	—	—	693 5 3	52 9 8	101 10 5	10 - -	165 17 6	1 12 6
56	3,343 10 4	150 13 9	—	—	—	—	544 4 11	16 1 5	130 6 8	—	11 12 1	2 18 6
57	2,441 17 9	55 5 -	—	—	—	—	600 8 10	97 18 7	423 - 4	2 2 8	60 9 6	1 14 8
58	2,780 16 5	129 7 4	—	—	220 7 6	—	592 6 2	7 - 4	138 18 6	18 18 4	114 - -	—
59	2,082 18 6	51 16 3	—	—	25 13 4	—	565 13 3	37 12 7	30 3 4	—	8 1 9	5 12 11
60	2,520 11 8	72 9 3	—	—	—	—	787 2 9	28 7 5	38 10 -	—	88 15 11	10 9 1
61	1,727 14 4	44 16 9	—	—	—	—	181 9 7	5 12 6	40 13 9	4 5 5	—	—
62	2,281 11 4	28 19 5	—	—	41 2 6	—	232 15 10	4 15 2	60 18 4	—	2 12 2	—
63	2,142 10 2	9 14 8	333 12 10	—	110 7 6	—	322 4 1	22 2 10	165 7 7	1 5 -	—	—
64	2,107 12 8	71 19 3	163 13 4	—	94 12 6	19 15 -	588 11 1	5 10 -	105 7 8	10 2 6	40 10 -	—
65	2,354 5 9	39 9 9	—	—	—	—	937 17 4	89 8 1	39 16 8	1 5 5	78 19 -	3 - -
66	1,597 6 11	39 3 2	—	—	79 1 8	17 15 -	278 13 5	6 9 5	—	—	—	—
67	1,465 3 5	45 4 1	227 2 4	—	—	—	806 13 7	94 13 6	62 16 8	5 10 5	145 13 2	24 2 8
68	1,971 17 -	113 12 5	—	—	—	—	1,016 10 6	115 2 6	267 11 7	51 2 1	246 2 -	48 10 11
69	2,075 17 3	64 15 6	—	—	—	—	616 11 3	30 5 10	—	—	59 18 11	4 6 5
70	1,480 13 10	37 5 -	—	—	—	—	287 14 8	32 15 -	90 2 6	—	4 6 2	1 - -
71	1,819 16 9	22 10 1	—	—	96 1 8	23 13 4	1,153 9 7	40 1 9	490 17 11	—	143 8 2	15 14 9
72	1,147 14 8	11 17 2	—	—	53 1 -	8 15 8	1,318 3 10	100 3 10	194 3 8	2 10 -	453 11 10	49 9 -
73	788 3 1	38 15 1	—	—	—	—	582 17 2	4 9 2	10 17 1	—	10 9 4	3 10 8
74	1,001 1 4	15 13 8	—	—	—	—	322 2 8	2 8 6	135 16 -	—	28 16 10	- 10 -
75	1,144 18 8	3 14 10	—	—	—	—	326 10 7	—	237 7 8	- 14 -	128 - -	—
76	685 6 7	13 17 6	—	—	157 - -	—	217 12 3	58 6 2	25 2 1	—	79 14 -	43 14 -
77	916 13 5	- 15 -	—	—	—	—	150 - 8	6 9 6	104 7 6	—	—	—
78	475 14 6	- 12 6	—	—	—	—	358 14 8	15 4 4	—	—	62 19 -	1 - -
79	364 14 7	1 8 7	—	—	—	—	206 11 11	5 3 4	—	—	—	—
80	230 - 1	—	—	—	—	—	—	—	—	—	—	—
81	640 12 4	11 5 -	—	—	—	—	117 3 2	10 3 4	164 6 8	—	—	—
82	222 18 6	12 15 -	—	—	—	—	8 6 2	—	—	—	—	—
83	65 5 10	—	—	—	—	—	49 4 2	—	—	—	—	—
84	75 - 4	—	—	—	—	—	193 14 1	—	86 6 8	—	37 18 4	—
85	81 8 8	—	—	—	—	—	242 2 6	—	68 18 4	—	—	—
86	202 13 11	1 - 2	—	—	—	—	6 12 3	—	96 47 11	—	—	—
87	34 4 5	—	—	—	—	—	—	—	—	—	—	—
88	53 7 11	—	—	—	—	—	—	—	—	—	—	—
89	3 12 7	—	—	—	—	—	—	—	—	—	—	—
90	—	—	—	—	—	—	22 10 10	—	—	—	—	—
91	—	—	—	—	—	—	16 11 -	—	—	—	—	—
92	—	—	—	—	—	—	—	—	—	—	—	—
93	107,990 15 8	5,227 4 3	3,912 6 2	146 17 1	1,580 17 3	90 7 9	24,208 2 4	2,100 5 8	8,820 8 3	361 15 5	3,196 8 4	475 19 9

Ordinary Premiums on Re-assurances with Deferred Bonus—Age, 38, 170l. 5s.; Age 48, 30l. 10s.; Age 50, 600l.

CITY OF GLASGOW LIFE ASSURANCE COMPANY—continued.

IV.

STATEMENT regarding Assurances other than those specified under II. and III.

CLASS OF ASSURANCE.	ASSURANCES AS AT 20TH JANUARY 1899.		CORRESPONDING RE-ASSURANCES.	
	Sums Assured.	Reversionary Bonus.	Sums Re-assured.	Reversionary Bonus.
WITH PROFITS.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Increasing Premiums	91,531 5 -	—	58,400 - -	—
Limited Premiums	286,760 10 -	15,573 1 1	2,000 - -	60 - -
Endowment Assurances	1,295,837 12 2	50,534 16 10	15,625 - -	1,327 15 -
Ditto Increasing Premiums	5,475 - -	—	—	—
Joint Lives	21,299 19 -	2,644 3 7	—	—
Last Survivor	2,000 - -	727 7 10	—	—
DISCOUNTED BONUS SYSTEM.				
Limited Premiums	14,000 - -	—	—	—
DEFERRED BONUS SYSTEM.				
Increasing Premiums	3,300 - -	—	—	—
Limited Premiums	45,937 10 -	—	—	—
WITHOUT PROFITS.				
Increasing Premiums	79,425 - -	—	28,500 - -	—
Limited Premiums	16,925 - -	—	—	—
Endowment Assurances	107,559 2 7	—	4,450 - -	—
Joint Lives	10,200 - -	—	—	—
Ditto Increasing Premiums	2,000 - -	—	—	—
Last Survivor	12,500 - -	—	—	—
Contingent	44,620 - -	—	—	—
Temporary	140,485 - -	—	19,300 - -	—
Endowments	5,139 - -	—	—	—
Issue	55,850 - -	—	47,000 - -	—
£.	2,240,844 18 9	69,479 9 4	175,275 - -	1,387 15 -

V. and VI.

STATEMENT regarding Assurances other than those specified under II. and III.

CLASS OF ASSURANCE.	ASSURANCES AS AT 20TH JANUARY 1899.			CORRESPONDING RE-ASSURANCES.		
	Premiums Receivable Annually.		Total Premiums Received.	Premiums Payable Annually.		Total Premiums Paid.
	Ordinary.	Extra.		Ordinary.	Extra.	
WITH PROFITS.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Increasing Premiums	1,638 11 2	24 - 4	3,654 - -	1,036 12 -	—	2,073 - -
Limited Premiums	11,288 1 2	647 17 10	90,056 - -	65 - -	13 10 -	236 - -
Endowment Assurances	60,546 13 5	3,967 4 9	438,070 - -	921 1 3	75 - -	6,909 - -
Ditto Increasing Premiums	127 15 10	46 12 11	713 - -	—	—	—
Joint Lives	996 4 7	28 10 11	13,500 - -	—	—	—
Last Survivor	55 - -	10 - -	2,145 - -	—	—	—
DISCOUNTED BONUS SYSTEM.						
Limited Premiums (<i>less Bonus Reductions</i>)	641 5 1	—	4,295 - -	—	—	—
DEFERRED BONUS SYSTEM.						
Increasing Premiums	70 1 10	—	158 - -	—	—	—
Limited Premiums	1,561 8 4	47 5 6	6,957 - -	—	—	—
WITHOUT PROFITS.						
Increasing Premiums	1,529 - -	10 11 3	4,747 - -	515 2 8	—	1,680 - -
Limited Premiums	670 2 8	79 11 2	4,004 - -	—	—	—
Endowment Assurances	4,086 8 5	459 6 3	47,928 - -	119 4 8	30 6 4	2,582 - -
Joint Lives	458 4 11	6 - 2	5,228 - -	—	—	—
Ditto Increasing Premiums	60 5 -	—	121 - -	—	—	—
Last Survivor	179 15 11	10 7 4	3,123 - -	—	—	—
Contingent	455 4 -	29 5 -	5,300 - -	—	—	—
Temporary	1,968 12 9	122 16 -	7,780 - -	263 10 6	35 5 1	895 - -
Endowments	129 9 6	—	2,326 - -	—	—	—
Issue	—	—	2,346 - -	—	—	1,974 - -
TOTAL	86,462 4 7	5,487 9 5	642,449 - -	2,920 11 1	154 1 5	16,349 - -

CITY OF GLASGOW LIFE ASSURANCE COMPANY—continued.

VII.

Age.	Annuity.	Age.	Annuity.	Age.	Annuity.	Age.	Annuity.
Single Lives.	£. s. d.	Single Lives.	£. s. d.	Single Lives.	£. s. d.	Joint Lives.	£. s. d.
29	20 13 4	54	861 16 8	74	206 8 2	30 and 58	250 - -
31	21 12 4	55	464 17 6	75	343 19 8	30 and 54	112 10 -
33	106 13 4	56	299 4 1	76	281 2 11	46 and 61	31 17 6
37	16 9 -	57	361 9 4	77	830 12 7	Last Survivor.	
38	16 6 -	58	214 9 4	*78	1,209 7 8	19 and 56	100 - -
39	75 - -	59	205 15 11	79	236 12 2	29, 34, 36, and 64	42 10 -
40	13 - -	60	206 4 10	80	154 4 2	39 and 60	16 14 4
41	120 - -	61	353 5 8	81	972 17 -	39 and 68	17 5 4
42	10 - -	62	335 10 5	82	140 - -	49 and 57	94 11 6
43	140 15 -	63	176 14 7	83	172 17 2	53 and 69	8 - -
44	81 16 8	64	215 4 10	84	165 7 4	54 and 55	411 5 8
45	76 17 4	65	537 16 4	85	352 1 8	55 and 64	81 - -
46	11 5 4	66	325 11 5	86	81 2 -	56, 62, and 64	45 - -
47	97 7 11	67	171 5 3	87	100 - -	57 and 61	17 1 4
48	288 5 -	68	299 1 4	88	142 - 10	60 and 68	24 19 10
49	129 5 6	69	460 18 9	89	10 - -	64 and 72	40 - -
50	69 - -	70	309 2 8	90	95 8 6	65 and 73	100 - -
51	50 - -	71	223 10 5	96	115 12 6	67 and 68	15 15 -
52	64 - -	72	524 2 8	8†	25 - -	67 and 80	42 - -
53	514 4 6	73	624 12 -			69 and 79	100 - -
						70 and 73	112 2 6
						71 and 76	100 - -
						80 and 82	105 - -
						81 and 84	30 8 4
						£.	16,629 - 11

* £. 200 of this is re-assured.

† Temporary—ceasing 1911.

VIII.

Class of Annuity.	Annuity.	Annual Premiums.	Consideration Money Received.	
			Single Payment.	Annual Premiums.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Temporary (certain)	320 - -	-	3,708 - -	-
Survivorship	580 - -	107 - -	800 - -	1,304 - -
Deferred	268 - -	-	675 - -	-
£.	1,168 - -	107 - -	5,183 - -	1,304 - -

IX.

The average rate of interest earned on the funds of the company (including uninvested balances) in each year during the quinquennial period was—

Year to 20th January	£. s. d.	per cent. (after deduction of Income Tax).
1895	3 18 2	
1896	3 16 2	"
1897	3 14 1	"
1898	3 12 8	"
1899	3 13 2	"

X.

The following surrender values are at present guaranteed (and may be claimed without interest at any time within five years from the date of the policy lapsing) under policies by equal premiums on the whole life or endowment assurance plans, on which three years' premiums have been paid—

If the assurance be with profits and bonus has not been surrendered, not less than two-fifths of the ordinary premiums paid, exclusive of the premiums paid for the first year.

If the assurance be without profits, not less than one-third of the ordinary premiums paid, exclusive of the premium paid for the first year.

(Note).

Assurances on lives requiring extra premiums were valued as at the actual ages of the assured.

R. D. Mackenzie, Chairman.
David Ritchie } Directors.
A. S. Michie }
Fredk. F. Elderton, Manager.
J. Stewart, Actuary.

METHODIST AND GENERAL ASSURANCE SOCIETY (LIMITED).

(First and Second Schedules).

REVENUE ACCOUNT

Of the Methodist and General Assurance Society (Limited), for the Year ended 31st December 1898.

LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	28,253	19	8	Claims under Life Policies	11,690	12	2
Premiums:				Surrenders	13	5	-
Ordinary Branch	9,423	19	-	Annuities	2,543	6	5
Industrial Branch	50,262	19	4½	Commission	9,427	12	7½
	59,686	18	4½	Expenses of Management:			
Consideration for Annuities granted	9,405	-	-	Medical Fees	550	13	1
Interest and Dividends	1,189	8	1	Rent, Rates, and Taxes	742	17	8
				Salaries and Travelling	22,286	14	11
				Postage, Printing, and Stationery	1,735	10	9
				Stamping Policies	1,017	16	1½
				Incidentals	661	3	5½
				Depreciation on Furniture and Fittings and Repairs	192	17	10
				Extension Expenses	10,216	14	9
					37,404	8	7
				Amount of Funds at the end of the Year, as per Second Schedule	37,456	1	4
£.	98,535	6	1½	£.	98,535	6	1½

BALANCE SHEET

Of the Methodist and General Assurance Society (Limited), on the 31st December 1898

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Total Funds, as per First Schedule	37,456	1	4	Mortgages on Property within the United Kingdom	18,350	-	-
Agents' Deposit and Guarantee Fund	1,127	16	2	Loans on Company's Policies	303	6	-
Other Sums owing by the Society	536	19	8½	Investments:			
				Railway Shares (Preference and Ordinary)	1,180	-	-
				Foreign Government Securities	4,696	5	1
				House Property	1,500	-	-
					7,376	5	1
				Agents' Balances	3,045	4	7
				Outstanding Premiums	4,578	4	10
				Outstanding Interest	49	11	8
				Furniture and Fittings	1,415	5	2
				Stamps and Stationery in hand	638	5	9½
				Cash in hand and on current account	3,364	13	1
£.	39,120	16	2½	£.	39,120	16	2½

W. Bramwell Booth, Chairman.
 Alex. M. Nicol, } Directors.
 Arthur Bates, }
 John A. Carleton, Managing Director.

ALLIANCE ASSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Alliance Assurance Company, for the year ending 31st December 1898.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.	
Amount of Life Assurance Fund at the beginning of the Year	2,946,582	16	4	Claims (including Bonus additions) under Life Policies after deduction of sums re-assured	222,637	12	4	
Premiums, after deduction of re-assurance Premiums	322,943	18	11	Surrenders	12,650	1	2	
Consideration for Annuities granted	27,358	6	6	Cash Bonuses	1,292	1	11	
	£.	s.	d.	Annuities	14,406	12	6	
Interest and Dividends on Life Assurance Fund	114,935	11	4	Commission	22,374	2	6	
Less Income Tax	3,313	10	2	Expenses of Management	9,911	11	7	
	111,621	15	2	Bad Debts	8	13	11	
Registration Fees	132	15	2	Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule (Balance Sheet)	3,125,265	16	2	
	£.	3,408,639	12	1	£.	3,408,639	12	1

II.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.	
Amount of Fire Insurance Fund at the beginning of the Year	787,372	18	8	Losses by Fire after deduction of amounts recovered under re-insurances	304,051	-	7	
Premiums received, after deduction of re-insurance Premiums	543,729	9	10	Commission	80,017	9	9	
	£.	s.	d.	Expenses of Management	116,602	12	9	
Interest and Dividends on Fire Insurance Fund	31,349	6	-	Bad Debts	56	11	8	
Less Income Tax	867	1	5	Transferred to Profit and Loss Account	71,883	19	8	
	29,482	4	7	Amount of Fire Insurance Fund at the end of the Year, as per Fourth Schedule (Balance Sheet)	787,372	18	8	
	£.	1,361,584	13	1	£.	1,360,584	13	1

III.—LEASEHOLD AND INVESTMENT POLICIES ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Leasehold and Investment Policies Fund at the beginning of the Year - - - - -	63,501	10	7	Commission - - - - -	890	7	6
Premiums received - - - - -	22,094	14	10	Surrender of Policies - - - - -	1,179	4	-
	£.	s.	d.	Amount of Leasehold and Investment Policies Fund at the end of the Year, as per Fourth Schedule (Balance Sheet) - - - - -	86,485	14	7
Interest and Dividends - - - - -	3,050	16	3				
Less Income Tax - - - - -	91	15	7				
		2,959	- 8				
	£.	88,555	6 1		£.	88,555	6 1

IV.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of last year's Account - - - - -	100,000	-	-	Dividend to Members - - - - -	100,000	-	-
	£.	s.	d.	Income Tax (excluding Income Tax on Interest and Dividends) - - - - -	3,009	2	3
Interest and Dividends on Share Capital, and on Profit and Loss Account - - - - -	22,027	-	5	Balance as per Fourth Schedule (Balance Sheet) - - - - -	90,298	13	2
Less Income Tax - - - - -	603	4	8				
		21,423	15 9				
Transferred from Fire Account - - - - -		71,883	19 8				
	£.	193,307	15 5		£.	193,307	15 5

ALLIANCE ASSURANCE COMPANY—continued.

BALANCE SHEET

Of the Alliance Assurance Company, on the 31st December 1898.

LIABILITIES.		£.	s.	d.	ASSETS.		£.	s.	d.
Capital £5,000,000, of which is paid up	- - - -	550,000	-	-	Mortgages on Property within the United Kingdom	-	786,577	10	7
Life Assurance Fund	- - - - -	3,125,358	16	2	Mortgages on Property out of the United Kingdom	-	9,015	13	2
Fire Insurance Fund	- - - - -	787,572	18	8	Loans on the Company's Life Policies	- - - -	132,392	14	5
Leasehold and Investment Policies Fund	- - -	86,485	14	7	Investments :				
Profit and Loss Account	- - - - -	90,298	13	2	British Government Securities	- - - - -	177,953	16	4
Claims under Life Policies admitted but not yet paid	£. s. d. 20,699 17 10	4,639,516	2	7	Colonial Government Securities	- - - - -	110,630	-	-
Claims announced but not yet admitted, owing to proof of death not having been furnished	23,342 1 9				Foreign Government Securities	- - - - -	347,371	3	6
	49,041 19 7				Railway and other Debentures and Debenture Stocks	-	837,731	15	5
Outstanding Fire Losses	- - - - 59,550 15 5				Railway and other Stocks and Shares (Preference and Ordinary)	- - - - -	657,593	9	-
Outstanding Dividends	- - - - 472 8 -				Bank of England Stock	- - - - -	62,000	-	-
Bills Payable	- - - - - 1,738 4 -				8,624 Alliance Assurance Company Shares purchased and held under powers conferred by the Laws and Regulations of the Company	- - - - -	79,600	-	-
Accrued Commission and Expenses	- - 3,998 - 7	114,801	7	7	Bank Preference Shares (fully paid-up) and Stock	-	4,330	-	-
					House Property	- - - - -	338,873	1	8
					Landed Property	- - - - -	4,936	-	-
					Loans to Counties, Towns, and Unions in Great Britain on the Security of Rates and Property	-	408,253	18	2
					Loans on the Security of Rent Charges	- - - -	287,874	11	9
					Loans on Debentures, Stocks, Shares, and on Life, Reversionary and other Interests in Real and Personal Property ; and for Parliamentary Deposits	-	197,907	-	10
					Deposits with Sundry Banks	- - - - -	11,292	-	-
					Loans on Personal Security, coupled with Life Policies	-	13,371	8	6
					Agents' Balances, and Balances due from other Offices	-	147,585	14	8
					Outstanding Premiums	- - - - -	19,520	2	7
					Outstanding Interests and Dividends	- - - -	2,565	8	8
					Cash :				
					In hand (987 <i>l.</i> 19 <i>s.</i> 11 <i>d.</i>), and on Current Accounts (66,613 <i>l.</i> 1 <i>s.</i> 3 <i>d.</i>)	- - - - -	67,601	1	2
					Bills Receivable	- - - - -	6,973	-	3
					Interest and Dividends accrued to the 31st December 1898, but not payable until 1899	- - - - -	42,655	19	6
£.		4,754,817	10	2	£.		4,754,317	10	2

Audited and found correct. The Securities for the Company's Investments and Loans have been examined and verified, and the Cash Balance certified

London, 16th February 1899.

L. W. Rothschild,
John Cator,
Ian Heathcoat-Amory,
C. L. Nichols, F.C.A.

} Auditors.

Rothschild, Chairman.
Jas. Fletcher,
Francis A. Lucas, { Two Directors.
Robert Lewis, Chief Secretary.

ALLIANCE ASSURANCE COMPANY—*continued.**(Fifth Schedule.)*

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Alliance Assurance Company.

I.

The date up to which the valuation is made is the 31st December 1898.

II.

A valuation of the company's assets and liabilities is made every five years.

The liability under policies is ascertained by taking the difference between the present values of the sums assured, including reversionary bonuses, and the present values of the net premiums. In all cases where the original premiums have been reduced by the application of profits, the present values of such reductions are added to the liability.

For temporary assurances by annual premiums the reserve is a whole year's office premium. For temporary assurances by single premiums, for assurances against issue, and for "Name and Arms" Assurances the whole amount of the premiums paid is reserved. The reserves in respect of deferred assurances and pure endowments have been found by accumulating the premiums paid with compound interest at 3 per cent. per annum.

The participating policyholders receive 80 per cent. of the declared divisible profit on the Life Account.

On the participating policies originally effected with the Royal Farmers and General Insurance Company and with the Provincial Insurance Company, the business of which companies has been acquired by the Alliance, the profits are allotted as a percentage on the sum assured by way of bonus addition.

In the case of participating policies issued by the Alliance on or before the 31st December 1893 (subject to the rates of premium which were in force up to that date) the profits are allotted as follows:—

To each policy is first allotted the profit derived from interest, earned over and above the rate assumed in the valuation, on the reserve held against the policy at the date of the last participation.

The balance of profit is then divided in proportion to the tabular annual premiums paid since the last participation.

Policies effected by single or limited premiums, and policies in respect of which premiums have been commuted, receive the same bonuses as those allotted to similar policies subject to uniform annual premiums.

On participating policies issued by the Alliance after 31st December 1893 (subject to the rates of premium which are now in force), the profits are divided according to the Uniform Compound Reversionary Bonus System, that is, in the form of bonus additions calculated on the sums assured and existing bonuses (if any), for each year's premium paid during the quinquennium.

The principles adopted in the valuation are determined by the directors under powers conferred by the Company's Laws and Regulations.

The principles upon which the distribution of profits is made in respect of Alliance policies are also determined by the directors under the same powers, and the method of distribution of profits in respect of policies originally effected with the Royal Farmers and General Insurance Company and with the Provincial Insurance Company is laid down in the respective agreements for the transfer of the business of those Companies to the Alliance.

III.

The Tables of Mortality used in the valuation are the Institute of Actuaries' H^m.⁽⁶⁾ for Ordinary Whole Life Assurances of more than five years' duration; the H^m. for the other Assurances, excepting Contingent Survivorship Assurances; the Carlisle Table for Contingent Survivorship Assurances, and the Government Annuity Table 1883, for Annuities.

IV.

The rate of interest assumed in the valuation is three per cent. throughout.

V.

The difference between the tabular premiums payable to the office and the net premiums is reserved as a provision for future expenses and profits.

The net premiums are calculated on the Institute of Actuaries' H^m. Table for all the Assurances, excepting Contingent Survivorship Assurances, and on the Carlisle Table for Contingent Survivorship Assurances, in every case at three per cent. interest.

In respect of paid-up and limited premium policies, where the risk premium as well as the loading is paid within a limited term, a further special reserve has been made to provide for expenses and profits in future years when no more premiums will be receivable by the Company.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Life Department of the Alliance Assurance Company for five years, commencing 1st January 1894, and ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 1st January 1894 (the beginning of the quinquennial period)	2,370,398	1	10	Claims under Policies (after deduction of sums re-assured)	994,585	-	1
Premiums (after deduction of re-assurance premiums)	1,398,319	12	10	Surrenders	54,036	10	4
Consideration for Annuities granted	171,434	18	9	Cash Bonuses	18,484	19	3
				Annuities	39,436	17	6
				Commission	92,368	18	6
				Expenses of Management	52,110	2	6
Interest and Dividends	515,542	7	4	Members' share of the Quinquennial Profits transferred (1894) to Profit and Loss Account	55,000	-	-
Less Income Tax	14,785	7	5	Amount applied in writing down Ledger Value of the Company's Property	8,577	17	9
	500,756	19	11	Bad Debts	17	16	11
Registration Fees	632	5	8	Amount of Funds on 31st December 1898 (as per 3rd Schedule)	3,125,358	16	2
	£. 4,441,541	19	-		£. 4,441,541	19	-

ALLIANCE ASSURANCE COMPANY—continued.

VII.

SUMMARY AND VALUATION of the Policies of the Alliance Assurance Company, as at the 31st December 1898.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.					VALUATION.				
	Number of Policies.	Sums Assured and Bonuses.	Tabular Yearly Premiums.	Reductions of Premiums by Participation in Profits.	Net Yearly Premiums.	Value for Assurances by the Institute of Actuaries' H.M. (P) and H.M. Tables ; for Contingent Survivorship Assurances by the Carlisle Table and for Annuities by the Government Annuitants Table, 1883. Interest 3 per Cent.				
						Sums Assured and Bonuses.	Tabular Yearly Premiums.	Reductions of Premiums by Participation in Profits.	Net Yearly Premiums.	Net Liability.
ASSURANCES. I.—WITH PARTICIPATION IN PROFITS. For Whole Term of Life :— Uniform Premiums With Fixed Bonuses Reduced Early Premiums Limited Number of Premiums Paid-up Policies Partly Commuted Premiums Endowment Assurances Joint Life Assurances Last Survivor Assurances Deferred Assurances Extra Premiums payable	8,813	6,168,809-89	183,112-298	8,942-505	145,135-300	3,460,113-2	2,564,161-0	87,334-6	2,021,819-9	1,525,627-9
	16	6,086-25	167-700	61-290	133-240	4,433-5	1,641-1	443-1	1,303-4	3,573-2
	226	165,750-00	3,658-850	—	2,856-515	76,994-4	95,666-5	—	74,113-0	2,861-4
	496	483,752-63	22,523-603	—	19,020-634	237,297-7	182,849-6	294-0	1,34,443-3	84,148-4
	299	189,069-15	—	—	—	113,239-9	—	—	—	113,239-9
	1	500-00	20-354	—	16-837	288-1	256-7	—	212-3	55-8
	4,572	1,822,875-44	78,546-871	166-195	64,191-339	1,087,065-1	964,875-5	1,492-2	780,989-1	301,568-2
	76	39,181-92	2,338-627	762-337	1,803-325	27,496-6	17,727-9	3,129-4	13,697-7	16,928-3
	26	20,762-80	263-414	29-721	224-262	12,232-5	3,517-8	297-3	2,966-4	9,563-4
	7	14,500-00	157-770	—	74-816	471-7	—	—	—	471-7
	—	—	3,666-081	—	—	3,666-2	—	—	—	3,666-2
TOTAL Assurances with Profits	14,532	8,911,287-98	294,455-568	10,000-907	233,516-268	5,023,268-9	3,830,696-1	92,990-6	3,054,545-1	2,061,714-4
II.—WITHOUT PARTICIPATION IN PROFITS. For the Whole Term of Life :— Uniform Premiums With Fixed Bonuses Reduced Early Premiums Decreasing Premiums Limited Number of Premiums Paid-up Policies Partly Commuted Premiums Endowment Assurances Joint Life Assurances Last Survivor Assurances	2,217	1,946,147-5	62,459-675	—	57,397-275	1,156,897-0	770,330-5	—	706,727-7	450,169-3
	1	250-0	4-908	—	4-142	159-3	69-2	—	59-6	99-7
	18	40,200-0	911-378	—	822-646	20,163-8	21,437-0	—	19,284-9	878-9
	1	1,100-0	28-967	—	26-648	579-1	343-5	—	304-2	274-9
	65	115,530-0	3,775-895	—	3,605-487	51,966-8	35,302-4	—	33,665-9	18,330-9
	197	121,283-4	—	—	—	72,662-3	—	—	—	72,662-3
	1	7,500-0	155-000	—	140-960	2,995-0	1,526-0	—	1,387-8	1,607-2
	891	346,394-6	14,170-500	—	13,064-463	256,210-2	113,688-5	—	105,185-1	151,025-1
	43	33,443-0	1,880-074	—	1,708-219	21,922-8	18,849-6	—	17,079-8	4,843-0
	47	37,663-7	604-460	—	531-850	16,909-5	10,431-1	—	8,649-2	7,660-3

Contingent Survivorship	66	74,905-0	836-444	—	650-262	6,728-4	6,364-9	—	3,195-7	1,532-7
Deferred Assurances	2	7,400-0	76-042	—	64-247	101-5	—	—	—	101-5
Endowments	72	14,262-0	454-319	—	443-263	7,121-3	—	—	—	7,121-3
Temporary Assurances	101	157,400-0	2,061-408	—	1,705-653	3,228-2	—	—	—	3,228-2
Issue and "Name and Arms" Assurance	25	112,928-0	—	—	—	4,297-2	—	—	—	4,297-2
Extra Premiums Payable	—	—	1,127-447	—	—	1,127-5	—	—	—	1,127-5
TOTAL Assurances without Profits	3,747	3,016,397-20	88,546-617	—	80,164-115	1,022,799-9	978,342-7	—	897,839-9	724,960-0
TOTAL Assurances	18,279	11,927,685-18	383,002-185	10,000-907	313,680-383	6,646,068-8	4,809,038-8	92,990-6	3,952,385-0	2,786,674-4
Deduct Re-Assurances	—	1,599,284-17	61,542-905	29-212	52,722-391	903,949-2	729,836-4	380-1	625,972-1	278,357-2
NET Assurances	18,279	10,328,401-01	321,459-280	9,971-695	260,957-992	5,742,119-6	4,079,202-4	92,610-5	3,326,412-9	2,508,317-2
Adjustments:—										
Special Reserve under Limited Premium and Paid-up Policies	—	—	—	—	—	39,907-1	—	—	—	39,907-1
Provision for Claims being payable immediately after proof of Death	—	—	—	—	—	26,179-3	—	—	—	26,179-3
Special Reserve under Lapsed Policies	—	—	—	—	—	16,731-5	—	—	—	16,731-5
TOTAL Adjustments	—	—	—	—	—	82,817-9	—	—	—	82,817-9
ANNUITIES.		Per Annum.								
Immediate	177	15,371-434	—	—	—	176,558-8	—	—	—	176,558-8
Certain	9	572-800	—	—	—	4,270-2	—	—	—	4,270-2
Temporary	1	52-000	—	—	—	322-7	—	—	—	322-7
Reversionary	7	1,375-000	170-067	—	128-751	4,777-1	2,075-9	—	1,502-3	3,274-8
Deferred	1	300-000	831-000	—	747-900	1,712-2	—	—	—	1,712-2
Extra Premiums payable	—	—	1-375	—	—	1-4	—	—	—	1-4
TOTAL Annuities	195	17,671-234	1,002-442	—	876-651	187,642-4	2,075-9	—	1,502-3	186,140-1
Deduct Re-Assurances	—	30-383	—	—	—	288-1	—	—	—	288-1
NET Annuities	195	17,640-851	1,002-442	—	876-651	187,354-3	2,075-9	—	1,502-3	185,852-0
TOTAL of the Results	—	—	322,461-722	9,971-695	261,834-643	6,012,291-8	4,081,278-3	92,610-5	3,327,915-2	2,776,987-1

ALLIANCE ASSURANCE COMPANY—*continued*.

VII.

VALUATION BALANCE SHEET of the Alliance Assurance Company,
as at 31st December 1898.

Net Liability under Assurance and Annuity Transactions (as per Summary Statement provided in Fifth Schedule) - - - - -	£.	s.	d.	Life Assurance and Annuity Funds (as per Balance Sheet under Fourth Schedule) - - - - -	£.	s.	d.
	2,776,987	2	-		3,125,358	16	2
Surplus - - - - -	348,371	14	2				
£.	3,125,358	16	2	£.	3,125,358	16	2

VIII.

All Policies issued on the Participating Scale (except Policies which specially provide that participation in profits shall be deferred) are entitled to share in the profits, provided that all Premiums due on or before the date of valuation have been duly paid to the Company and that the lives assured have survived the said date.

IX.

Results of the Valuation :—

	£.	s.	d.
(1.) Surplus (which includes 3,020 <i>l.</i> 15 <i>s.</i> 10 <i>d.</i> brought forward from the last valuation), as shown by Valuation Balance Sheet above - - - - -	348,371	14	2
Add,—Interim Bonuses paid during the Quinquennium - - - - -	13,190	-	-
	361,561	14	2
Deduct,—Amount, 41,500 <i>l.</i> , specially reserved at the last preceding valuation with interest thereon - - - - -	48,100	-	-
TOTAL amount of Profit made by the Company - - - - -	313,461	14	2

(2.) Of the above amount 248,000*l.* (which includes 13,190*l.* Interim Bonuses actually paid during the Quinquennium) has been divided among the Policyholders; a sum of 41,500*l.* has been specially reserved, to be dealt with in the future for the benefit of the Policyholders in such manner as the Directors may determine, and an unappropriated balance of 3,461*l.* 14*s.* 2*d.* has been carried forward.

The number of Policies entitled to participate was 14,299, assuring 8,242,491*l.* 6*s.*, excluding Bonus additions.

(3.) The following Tabular Statements give specimens of Reversionary Bonuses (assuming that the previous Bonuses have not been surrendered) allotted to Alliance Policies for 100*l.* for the Whole Term of Life effected at the respective ages of 20, 30, 40, and 50, and having been respectively in force for five years, ten years, and upwards, at intervals of five years respectively, together with their cash values and equivalent permanent reductions of Premium.

(A.) Policies issued on or after 1st January 1894.

Age at Entry.	DURATION OF POLICY—5 YEARS.		
	Reversionary Bonus.	Cash Bonus.	Permanent Annual Reduction of Premium.
	£. s. d.	£. s. d.	£. s. d.
20	7 10 -	2 - 7	- 2 2
30	7 10 -	2 10 9	- 2 11
40	7 10 -	3 4	- 4 3
50	7 10 -	4 6	- 6 8

ALLIANCE ASSURANCE COMPANY—continued.

IX.—continued.

(B.) Policies issued before 1st January 1894, subject to the rates of premium in force prior to that date.

DURATION OF POLICY.

Age at Entry.	TEN YEARS.			FIFTEEN YEARS.			TWENTY YEARS.			TWENTY-FIVE YEARS.			THIRTY YEARS.		
	Rever- sionary Bonus.	Cash Bonus.	Permanent Annual Reduction of Premium.	Rever- sionary Bonus.	Cash Bonus.	Permanent Annual Reduction of Premium.	Rever- sionary Bonus.	Cash Bonus.	Permanent Annual Reduction of Premium.	Rever- sionary Bonus.	Cash Bonus.	Permanent Annual Reduction of Premium.	Rever- sionary Bonus.	Cash Bonus.	Permanent Annual Reduction of Premium.
	£. s.	£. s. d.	£. s. d.	£. s.	£. s. d.	£. s. d.	£. s.	£. s. d.	£. s. d.	£. s.	£. s. d.	£. s. d.	£. s.	£. s. d.	£. s. d.
20	6 -	1 16 4	- 2 -	6 7	2 3 -	- 2 6	6 11	2 9 8	- 3 1	6 12	2 16 4	- 3 9	6 12	3 3 3	- 4 8
30	6 15	2 11 3	- 3 2	7 1	3 - 2	- 4 -	7 5	3 9 6	- 5 2	7 8	3 19 5	- 6 7	7 9	4 9 1	- 8 6
40	7 13	3 13 4	- 5 5	8 1	4 6 5	- 7 2	8 6	4 19 3	- 9 6	8 10	5 12 -	- 12 8	8 12	6 3 9	- 16 11
50	9 3	5 9 4	- 10 6	9 13	6 7 2	- 14 4	10 1	7 4 7	- 19 9	10 8	8 1 4	1 7 8	10 13	8 15 3	1 18 1

In the case of participating policies originally effected with the Royal Farmers' and General Insurance Company and the Provincial Insurance Company, bonus additions were allotted at the rate of 1*l.* 10*s.* per cent. per annum on the sums assured for each premium paid since the last participation.

Rothschild, Chairman.
Jas. Fletcher,
Francis A. Lucas, } Directors.
Robert Lewis, Chief Secretary.
Marcus N. Adler, Actuary.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Alliance Assurance Company, on the 31st December 1898.

I.

The published tables of the annual premiums per cent. for assurances for the whole term of life which were in use on the 31st December 1898 :—

Age next Birthday.	With Participation.	Without Participation.	Age next Birthday.	With Participation.	Without Participation.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
15	1 15 3	1 9 2	38	3 - 7	2 11 5
16	1 16 5	1 10 3	39	3 2 5	2 13 2
17	1 17 6	1 11 3	40	3 4 5	2 15 -
18	1 18 7	1 12 2			
19	1 19 6	1 13 -	41	3 6 7	2 16 11
20	2 - 3	1 13 8	42	3 8 9	2 19 -
			43	3 11 1	3 1 2
21	2 - 9	1 14 -	44	3 13 6	3 3 5
22	2 1 4	1 14 6	45	3 16 -	3 5 9
23	2 2 -	1 15 -			
24	2 2 9	1 15 7	46	3 18 7	3 8 3
25	2 3 6	1 16 3	47	4 1 5	3 10 10
			48	4 4 4	3 13 8
26	2 4 4	1 17 -	49	4 7 5	3 16 7
27	2 5 4	1 17 9	50	4 10 9	3 19 9
28	2 6 5	1 18 9			
29	2 7 6	1 19 8	51	4 14 3	4 3 1
30	2 8 9	2 - 9	52	4 17 11	4 6 8
			53	5 1 10	4 10 6
31	2 10 -	2 1 11	54	5 6 1	4 14 7
32	2 11 3	2 3 -	55	5 10 6	4 18 11
33	2 12 8	2 4 3			
34	2 14 1	2 5 6	56	5 15 3	5 3 6
35	2 15 7	2 6 10	57	6 - 4	5 8 5
			58	6 5 7	5 13 8
36	2 17 1	2 8 3	59	6 11 2	5 19 2
37	2 18 9	2 9 9	60	6 17 1	6 4 11

ALLIANCE ASSURANCE COMPANY—*continued.*

II. and III.

The total amount assured on lives for the whole term of life, which were in existence at the date above-mentioned.

The amount of premiums receivable annually for each year of life (after deducting the abatements made by the application of profits).

Age.	WITH PROFITS.				WITHOUT PROFITS.		
	Sum Assured.	Reversionary Bonuses.	Premiums Receivable Annually.		Sum Assured.	Premiums Receivable Annually.	
			Ordinary Premiums.	Extra Premiums.		Ordinary Premiums.	Extra Premiums.
	£.	£.	£.	£.	£.	£.	£.
12	25	—	442	—	—	—	—
13	50	—	879	—	—	—	—
14	1,000	87-65	18,500	2-833	—	—	—
15	—	—	—	—	300	4-375	—
16	201	12-70	2-954	625	—	—	—
17	50	—	879	—	50	642	071
18	1,050	6-03	19-692	142	700	11-167	—
19	1,550	—	29-997	—	—	—	—
20	5,550	90-80	102-438	2-800	650	10-571	—
21	12,500	15-90	234-942	7-500	1,050	17-530	500
22	57,350	62-85	1,180-905	52-802	1,500	25-408	738
23	23,700	319-75	479-661	123-733	19,760	344-471	43-125
24	23,950	237-05	490-434	15-558	5,600	93-971	100
25	54,750	436-68	1,136-245	40-550	4,000	71-441	—
26	65,350	582-65	1,385-615	34-596	3,900	68-716	19-350
27	49,500	601-35	1,053-119	30-433	7,250	134-743	3-846
28	123,400	1,547-71	2,689-744	7-979	14,450	260-453	3-933
29	83,150	958-20	1,860-429	22-067	10,400	187-867	7-238
30	61,970	1,243-07	1,383-031	35-337	36,705	700-655	23-066
31	83,250	2,409-25	1,874-410	21-384	7,650	140-572	2-096
32	96,750	2,108-58	2,246-965	41-021	30,838	635-315	16-224
33	107,300	2,199-24	2,561-292	28-917	15,850	319-245	4-358
34	155,417	2,473-08	3,879-853	42-172	24,920	511-420	6-125
35	135,360	3,690-86	3,361-626	66-008	29,500	635-196	21-175
36	109,783	4,425-41	2,641-842	62-564	38,066-6	815-715	45-617
37	131,900	5,066-45	3,252-556	57-776	22,427	453-846	9-112
38	130,425	5,267-61	3,305-347	53-943	40,810	888-596	34-092
39	144,100	5,015-67	3,647-668	29-058	21,350	501-238	—
40	142,400	7,969-30	3,793-314	40-706	33,450	787-019	4-875
41	165,280	8,234-23	4,278-764	84-379	19,950	457-158	3-033
42	148,150	7,591-15	4,101-228	61-024	25,250	575-429	13-454
43	149,460	9,704-33	4,153-457	44-879	34,200	799-028	20-217
44	154,960	8,513-43	4,452-547	172-426	46,490	1,110-707	26-341
45	135,550	8,866-04	3,946-399	89-233	22,844	586-570	2-792
46	216,422-7	12,639-02	6,602-281	211-062	65,950	1,901-383	2-229
47	194,737	13,200-47	6,024-127	36-464	66,800	1,858-079	129-308
48	116,950	8,897-90	3,409-629	38-024	66,400	1,880-935	31-250
49	131,382	8,521-67	4,282-363	39-289	53,850	1,575-056	5-456
50	124,450	8,453-86	3,930-622	73-747	135,470-3	5,796-207	38-658
51	139,525	12,532-31	4,451-676	32-809	20,150	549-340	40-438
52	177,442	10,373-50	6,522-529	29-829	36,400	1,158-719	5-146
53	115,175	7,510-96	3,831-022	45-734	40,230	1,219-684	50-800
54	145,730	9,835-01	4,368-885	21-632	78,450	2,226-909	39-025
55	116,900	9,021-12	4,058-823	84-416	61,540	1,891-280	13-046
56	175,785	12,433-50	6,984-221	10-241	40,685	1,250-509	6-208
57	117,500	10,067-74	4,607-739	19-036	35,984	1,157-221	4-374
58	309,420	9,024-90	14,780-785	54-916	49,100	1,800-321	1-016
59	149,875	13,138-97	4,637-250	36-473	52,766-7	1,676-950	37-500
60	78,300	9,978-04	2,623-019	34-108	55,145	1,897-613	55-537
61	87,300	12,458-76	3,529-414	111-759	37,100	1,496-520	13-921
62	128,900	15,324-65	4,924-059	344-091	126,950	6,395-832	37-038
63	58,800	6,095-56	1,954-291	8-903	51,100	2,335-783	10-121
64	52,200	7,903-64	1,785-824	1-296	35,775	1,453-768	7-750
65	51,375	5,655-91	1,884-613	133-191	29,875	1,153-257	10-709
66	43,277	7,704-89	1,380-102	32-176	28,675	1,285-344	18-983
67	37,900	6,640-09	1,231-682	9-987	15,118	543-122	2-500
68	56,349-9	11,513-26	2,167-634	533	27,300	1,113-679	2-917
69	41,550	7,445-01	1,379-731	8-567	35,850	1,341-537	5-358
70	21,875	2,987-07	585-501	975	13,600	530-941	14-033
71	35,700	6,324-22	944-655	29-492	16,730	744-584	1-833
72	35,700	7,221-63	809-469	9-421	10,875	410-758	2-100
73	35,400	7,341-67	1,064-087	6-704	13,450	850-506	500
74	36,769	7,958-42	1,499-466	6-991	17,250	954-658	2-233
75	27,430	4,925-71	625-334	1-908	5,920	243-386	—
76	25,200	5,684-04	653-624	13-200	5,450	326-363	1-875
77	20,149	3,391-30	439-108	9-600	8,060	264-295	—
78	11,800	2,083-79	298-332	—	5,200	216-858	125
79	24,699-9	3,022-17	431-939	15-229	9,060	383-624	650
80	9,550	1,525-25	144-935	10-754	5,870	211-649	—
81	15,039	1,916-37	209-076	8-613	5,100	340-891	—
82	8,760	1,217-37	131-869	1-916	2,242-9	104-966	—
83	9,779-9	3,154-61	243-835	—	2,875	398-675	3-262
84	5,398	1,571-30	145-355	4-050	2,000	85-637	—
85	8,000	1,839-84	123-074	4-500	300	9-685	—
86	6,899-9	791-96	190-070	—	1,700	57-592	—
87	1,300	273-47	21-005	—	2,400	122-342	—
88	1,500	492-99	30-641	—	1,290	40-583	2-967
89	500	173-10	16-605	—	—	—	—
90	5,597	1,653-18	72-080	—	—	—	—
91	300	68-25	—	—	100	5-400	—
92	2,500	673-24	20-250	5-000	—	—	—
96	400	209-03	10-983	—	—	—	—
98	1,000	273-12	—	—	—	—	—
£.	5,771,662-3	897,147-59	174,109-793	2,820-416	1,946,147-5	62,459-675	911-014

ALLIANCE ASSURANCE COMPANY—*continued.*II. and III.—*continued.*

Statement of Re-Assurances corresponding to the foregoing Statement :—

Age.	WITH PROFITS.				WITHOUT PROFITS.		
	Sum Assured.	Reversionary Bonuses.	Premiums Receivable Annually.		Sum Assured.	Premiums Receivable Annually.	
			Ordinary.	Extra.		Ordinary.	Extra.
	£.	£.	£.	£.	£.	£.	£.
22	25,500	—	526·999	15·000	—	—	—
23	8,000	—	168·000	80·000	10,000	175·000	28·751
26	5,000	—	110·833	—	—	—	—
28	49,000	80·00	1,100·664	—	—	—	—
29	5,500	—	127·646	—	2,000	38·750	5·500
30	—	—	—	—	4,000	74·000	—
32	—	—	—	—	3,000	64·500	—
33	4,500	31·00	112·854	1·667	—	—	—
34	40,000	—	1,081·666	—	4,000	81·167	—
35	12,000	634·97	265·641	—	—	—	—
36	8,000	1,155·04	177·083	—	5,000	101·458	—
37	5,000	453·50	119·792	—	—	—	—
38	1,000	—	29·375	—	—	—	—
39	14,000	664·50	374·917	—	—	—	—
40	9,500	681·96	269·687	—	1,000	27·500	—
41	7,500	1,841·89	156·312	—	—	—	—
42	12,000	112·00	375·125	—	—	—	—
43	5,100	535·80	145·796	—	—	—	—
44	2,000	—	66·583	—	—	—	—
45	3,500	388·29	100·041	—	—	—	—
46	25,622·6	327·53	900·659	86·741	12,500	368·750	—
47	29,500	2,530·36	954·687	—	24,500	716·770	—
48	—	—	—	—	13,500	360·333	20·625
49	15,240	358·00	556·864	—	10,500	290·500	—
50	6,000	780·75	189·084	—	127,500	4,119·199	—
51	9,500	2,883·87	249·980	—	—	—	—
52	38,000	308·40	1,779·000	—	7,500	242·280	—
53	2,500	600·00	49·062	—	—	—	—
54	4,000	331·00	160·750	—	38,500	925·601	—
55	1,500	474·00	42·125	—	20,000	631·709	—
56	53,500	1,404·30	2,715·829	—	—	—	—
57	13,000	—	735·708	—	500	11·583	—
58	191,000	1,208·85	10,106·305	—	6,500	278·021	—
59	53,000	13,993·97	1,681·430	3·042	23,000	712·499	—
60	500	67·50	19·708	—	7,500	202·000	35·000
61	9,000	124·05	617·104	64·250	—	—	—
62	20,900	1,826·79	1,159·663	235·000	95,200	5,155·320	—
63	—	—	—	—	22,000	1,165·374	4·375
64	—	—	—	—	6,000	216·085	—
65	2,000	477·75	56·797	—	8,000	314·563	—
66	—	—	—	—	5,000	380·834	—
68	3,475	1,721·08	108·588	—	3,000	152·100	—
69	—	—	—	—	2,000	67·750	—
73	—	—	—	—	2,000	156·605	—
74	4,500	1,358·00	264·167	—	5,000	307·708	—
76	500	182·72	13·583	2·667	—	—	—
86	897	60·55	68·667	—	—	—	—
£.	701,234·6	37,598·42	27,738·774	488·367	469,200	17,337·959	94·251

ALLIANCE ASSURANCE COMPANY—*continued.*

IV., V., and VI.

The total amount assured under policies, other than policies for the whole term of life with uniform annual premiums.

The amount of premiums receivable annually (after deducting the abatements made by the application of profits).

The total amount of premiums which has been received.

CLASS OF ASSURANCE.	Heading No. 4.		Heading No. 5.		Heading No. 6.
	Amount Assured.	Reversionary Bonuses.	Premiums Receivable Annually.		Total Amount of Premiums Received from the Commencement.
			Ordinary.	Extra.	
WITH PROFITS.					
For Whole Term of Life :—	£.	£.	£.	£.	£.
With Fixed Bonuses - - -	5,720·0	366·25	106·470	500	4,383·3
Reduced Early Premiums - - -	165,750·0	—	3,658·850	9·229	9,303·3
Limited Number of Premiums - - -	465,845·0	17,907·63	22,484·684	189·305	104,708·1
Paid-up Policies - - -	163,049·4	26,019·75	—	2·500	100,951·0
Partly Commuted Premiums - - -	500·0	—	20·354	—	75·8
Endowment Assurances - - -	1,779,376·6	43,498·84	78,380·676	589·661	374,622·0
Joint Life Assurances - - -	37,978·0	1,203·82	1,576·290	38·405	34,533·6
Last Survivor Assurances - - -	18,360·0	2,402·80	233·693	16·065	7,517·1
Deferred Assurances - - -	14,500·0	—	157·770	—	451·5
£.	2,651,079·0	91,399·09	106,618·787	845·665	636,545·7
WITHOUT PROFITS.					
For Whole Term of Life :—					
With Fixed Bonuses - - -	250·0	—	4·808	—	125·0
Reduced Early Premiums - - -	40,200·0	—	911·578	23·667	2,421·6
Decreasing Premiums - - -	1,100·0	—	28·967	—	379·0
Limited Number of Premiums - - -	115,530·0	—	3,775·895	23·125	21,360·7
Paid-up Policies - - -	121,283·4	—	—	—	58,745·7
Partly Commuted Premiums - - -	7,500·0	—	155·000	—	1,619·9
Endowment Assurances - - -	346,384·6	—	14,170·500	60·770	162,983·0
Joint Life Assurances - - -	33,443·0	—	1,880·074	45·402	9,881·0
Last Survivor Assurances - - -	37,663·7	—	604·460	25·212	7,770·9
Contingent Survivorship - - -	74,905·0	—	836·444	14·114	5,649·3
Deferred Assurances - - -	7,400·0	—	76·042	—	100·0
Endowments - - -	14,262·0	—	454·319	—	5,341·9
Temporary Assurances - - -	157,400·0	—	2,061·408	24·143	6,824·0
Issue and "Name and Arms" Assurances	112,928·0	—	—	—	4,297·2
£.	1,070,249·7	—	24,959·495	216·433	287,499·2

Statement of Re-Assurances corresponding to the foregoing Statement :—

CLASS OF ASSURANCE.	Heading No. 4.		Heading No. 5.		Heading No. 6.
	Amount Assured.	Reversionary Bonuses.	Premiums Payable Annually.		Total Amount of Premiums Paid from the Commencement.
			Ordinary.	Extra.	
WITH PROFITS.					
For Whole Term of Life :—	£.	£.	£.	£.	£.
Reduced Early Premiums - - -	14,500	—	227·749	—	873·4
Limited Number of Premiums - - -	64,700	—	3,994·537	—	6,574·3
Paid-up Policies - - -	445	99·60	—	—	206·6
Endowment Assurances - - -	124,250	315·00	6,755·312	66·034	26,889·8
Joint Life Assurances - - -	8,000	5,690·40	564·979	—	15,213·4
Last Survivor Assurances - - -	1,000	465·75	16·833	—	589·2
£.	212,895	6,570·75	11,559·410	66·034	50,346·7
WITHOUT PROFITS.					
For Whole Term of Life :—					
Limited Number of Premiums - - -	51,500	—	1,445·857	10·625	5,704·1
Paid-up Policies - - -	9,947·9	—	—	—	4,737·8
Endowment Assurances - - -	40,337·5	—	1,825·916	—	20,271·8
Joint Life Assurances - - -	5,000	—	449·792	1·917	1,349·3
Contingent Survivorship - - -	2,000	—	23·000	—	276·0
Temporary Assurances - - -	31,000	—	471·791	—	1,487·6
Issue Assurances - - -	32,000	—	—	—	1,344·0
£.	171,785·4	—	4,216·356	12·542	35,170·6

ALLIANCE ASSURANCE COMPANY—*continued.*

VII.

The total amount of Immediate Annuities on Lives :—

Age.	Amount of Annuity.	Age.	Amount of Annuity.	Age.	Amount of Annuity.	Age.	Amount of Annuity.
	£.		£.		£.		£.
25	50'000	57	493'867	78	107'525	57 and 58	1,000'000
28	142'500	58	226'100	82	11'100	57 " 59	40'000
30	15'000	59	721'817	83	6'100	62 " 66	216'000
38	25'333	60	245'333	84	240'792	63 " 64	62'250
39	5'817	61	323'892	85	100'000	63 " 65	57'375
40	40'000	62	429'141	86	29'000	64 " 68	345'500
41	37'358	63	322'450	87	51'200	64 " 69	78'625
42	165'900	64	929'774	89	15'800	66 " 67	51'858
43	10'933	65	195'142	32, 54, and 56	23'625	67 " 69	100'000
46	471'959	66	894'567	37 and 39	100'000	67 " 70	60'000
47	149'542	67	577'009	43 " 46	10'000	69 " 72	100'000
48	200'000	68	566'875	53 " 60	34'050	69 " 74	273'000
50	18'225	69	633'692	53 " 68	30'792	70 " 74	300'000
51	131'958	70	288'117	54 " 57	28'567	71 " 78	79'167
53	616'792	72	293'717	54 " 68	20'433	73 " 77	100'000
54	430'150	73	200'133	55 " 61	73'600	79 " 81	100'500
55	214'075	74	682'125	55 " 69	100'000		
56	94'833	75	477'249	55 " 77	100'000		
TOTAL							15,371'434

Statement of Re-Assurance corresponding to the foregoing Statement :—

Age.	Amount of Annuity.
	£.
67	30'383

In addition to the above, there is one Immediate Temporary Annuity of 52*l.* per annum dependent on a life aged 22.

VIII.

The amount of all Annuities other than those specified under Heading No. 7 :—

CLASS OF ANNUITY.	Amount of Annuity.	Premiums Receivable Annually.		Total Amount Received.	
		Ordinary.	Extra.	Single Payments.	Periodical Payments.
	£.	£.	£.	£.	£.
Annuities certain	572'8	—	—	6,431'5	—
Reversionary	1,375'0	170'067	1'375	3,482'1	1,955'1
Deferred	300'0	831'000	—	—	1,662'0
TOTAL	2,247'8	1,001'067	1'375	9,913'6	3,617'1

IX.

The average rate of Interest at which the Life Assurance Fund of the Company was invested at the close of each year during the period since the last investigation :—

Year ended 31st December	£.	s.	d.	per cent.
1894	4	—	3	per cent.
" 1895	3	19	2	"
" 1896	3	17	10	"
" 1897	3	18	3	"
" 1898	3	17	2	"

These rates are found by dividing the Interest Income of the year (without deducting Income Tax) by the mean of the Fund at the commencement of the year and the Fund at the end of the year, less half the Interest Income.

ALLIANCE ASSURANCE COMPANY—*continued.*

X.

The following is a table of minimum values at present allowed for the surrender of policies, as undermentioned, which have been in force five years and upwards :—

Age at Entry.	POLICY FOR 1,000 <i>l.</i> , FOR WHOLE TERM OF LIFE, UNIFORM PREMIUMS.						ENDOWMENT ASSURANCE POLICY FOR 1,000 <i>l.</i> , PAYABLE AT 60 OR PREVIOUS DEATH.			
	Duration of Policy.						Duration of Policy.			
	5 Years.	10 Years.	15 Years.	20 Years.	30 Years.	40 Years.	5 Years.	10 Years.	15 Years.	20 Years.
	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.
20	26 1	57 15	93 8	133 19	233 4	350 13	42 1	93 17	155 5	229 -
30	38 12	82 11	133 12	190 1	317 7	448 6	70 2	154 8	257 14	383 19
40	57 7	120 15	190 4	263 16	410 19	535 19	130 1	289 1	488 10	-
50	82 14	170 9	258 10	345 18	494 17	---	324 11	---	---	---
60	113 18	227 -	331 15	419 16	---	---	---	---	---	---

The above values are arrived at by taking 75 per cent. of the pure premium reserve by the H.M. Table at 4 per cent. interest. In the case of a participating policy an additional allowance is made in respect of any existing reversionary bonus or reduction of premium arising from participation in profits.

For whole life policies which have been less than five years in force, three-fourths of the values ascertained by the same table are allowed in respect of participating policies, and two-thirds in respect of non-participating policies.

In the case, however, of the policies of the Provincial Insurance Company (taken over by the Alliance), the practice of that Company as regards surrender values is continued. The minimum values, in the case of both participating and non-participating policies, are arrived at by taking two-thirds of the value ascertained by the H.M. Table at 4 per cent. interest. An additional allowance is made in respect of any existing reversionary bonus or reductions of premium.

The surrender values allowed in respect of endowments issued on the returnable scale, are not less than three-fourths of the aggregate of the premiums paid.

(Note.)

The premiums payable under policies issued at other than European rates are reduced to European rates on the return home of the persons whose lives are assured. The reserves made for such policies are the same as those for corresponding policies at European rates, with the addition of a whole year's extra premium to cover the extra risk for the current year.

In the case of a policy issued on an unhealthy life, the difference between the premium charged and the ordinary premium is thrown off in addition to the ordinary loading, and treated as an extra premium in the manner stated above.

Rothschild, Chairman.
Jas. Fletcher,
Francis A. Lucas, } Directors.
Robert Lewis, Chief Secretary.
Marcus N. Adler, Actuary.

UNIVERSAL INSURANCE LOAN AND INVESTMENT COMPANY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Universal Insurance Loan and Investment Company (Limited), for the Year ended 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	10,617	3	1	Claims under Policies	254	2	-
Premiums :				Expenses of Management	2,018	15	6½
Ordinary	128	12	-	Agents' Commission on Premiums received and outstanding	42	6	6
Industrial	217	3	3½	Amount of Funds at end of Year as per Second Schedule	12,294	14	4
	345	15	3½				
Less Re-assurances	3	2	10				
	342	12	5½				
Share Capital paid up during the Year	2,450	2	10				
Debentures paid up	1,200	-	-				
£.	14,609	18	4½	£.	14,609	18	4½

BALANCE SHEET

Of the Universal Insurance Loan and Investment Company (Limited), as at 31st December 1898.

CAPITAL AND LIABILITIES.	£.	s.	d.	PROPERTY AND ASSETS.	£.	s.	d.
Nominal Capital 100,000 <i>l.</i> divided into :				Mortgages on Property within the United Kingdom	150	-	-
18,000 Shares of 5 <i>l.</i> each.				Cash in hand	-	18	9
10,000 Shares of 1 <i>l.</i> each.				Furniture, Fittings, Safe, &c.	250	-	-
Subscribed Capital :				Loans upon Personal Security	11	10	-
7,929 Shares of 1 <i>l.</i> each	7,929	-	-	Establishment Account as on 31st December 1897	13,048	10	-
2,618 Shares of 5 <i>l.</i> each	13,090	-	-	Deficiency	14,293	4	11
	21,019	-	-				
Deduct calls unpaid	999	10	9				
	20,019	9	3				
Debenture Capital	3,000	-	-				
Forfeited Share Capital	3,568	10	-				
	26,587	19	3				
Claims admitted	35	-	-				
Manchester and County Bank, Limited	901	4	5				
Accounts outstanding	230	-	-				
£.	27,754	3	8	£.	27,754	3	8

Samuel Pitts, Chairman
 (Managing Director and Principal Officer, managing the life assurance business).
 R. W. Aitken,
 Samuel J. E. Pitts, } Directors.

We have examined and compared the foregoing Revenue Account and Balance Sheet with the books and vouchers of the Universal Insurance Loan and Investment Company (Limited), and hereby certify the same to be correct.

13, Spring Gardens, Manchester,
 16 September 1899.

W. Bolton & Co. (Chartered Accountants), Auditors.

NATIONAL ASSURANCE COMPANY OF IRELAND.

(Third and Fourth Schedules.)

LIFE ACCOUNTS

Of the National Assurance Company of Ireland for the Year ending 31st December 1898.

	No. 1 Series.	No. 2 Series.	Annuity Account.	Liberal Annuity Company of Dublin Trust Account.	Dublin Widows' Trust Account.	Great Britain Trust Account.	TOTAL.
INCOME.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Amount of Funds at the beginning of the year, including Reserve for Fluctuations in Investments (1,166l. 4s. 2d.), No. 2 Fund	2,890 19 -	101,658 13 10	13,804 14 6	32,327 9 3	14,482 10 7	91,744 17 -	250,318 4 2
Premiums, less Re-Assurances	115 3 4	12,179 11 5	-	-	-	9,287 8 11	18,582 3 8
Consideration for Annuities granted	-	-	504 4 9	208 15 8	93 6 6	-	801 6 11
Interest and Dividends	101 10 -	3,558 1 1	483 3 4	1,311 14 2	492 1 11	2,936 16 4	8,873 6 10
Profit on Realisation of Assets	-	20 17 7	-	710 4 9	247 5 4	-	978 7 8
Assignment Fees	-	-	-	-	-	5 - -	5 - -
TOTAL	3,116 12 4	117,417 3 11	14,792 2 7	34,568 3 10	15,315 4 4	100,364 2 3	285,558 9 3
EXPENDITURE.							
Claims under Life Policies, including Bonuses, after deduction of sums re-assured	200 - -	9,124 8 5	-	-	-	11,524 15 6	20,849 3 11
Endowment Policies matured	-	250 - -	-	-	-	727 - -	977 - -
Annuities paid	-	-	2,372 5 7	3,253 - 1	1,575 - -	-	7,200 5 8
Surrenders	-	904 12 9	-	-	-	-	904 12 9
Commission	-	1,135 3 -	19 11	-	-	-	1,136 2 11
Expenses of Management	-	570 1 -	-	142 - -	142 - -	511 6 2	1,365 7 2
Amount transferred to Profit and Loss Account	216 13 4	-	-	-	-	51 11 -	268 4 4
Amount of Funds at the end of the year (as per Balance Sheet), including Reserve for Fluctuations in Investments (1,187l. 1s. 9d.), No. 2 Fund	2,609 19 -	105,432 18 9	12,418 17 1	31,168 3 9	13,598 4 4	87,549 9 7	252,857 12 6
TOTAL	3,116 12 4	117,417 3 11	14,792 2 7	34,568 3 10	15,315 4 4	100,364 2 3	285,558 9 3

ACCIDENT ACCOUNT.

	£. s. d.		£. s. d.
Premiums received, less Re-Assurances	5,778 - 7	Losses and Commission paid and outstanding	2,421 17 2
		Expenses of Management	965 13 -
		Balance transferred to Fire Account	2,385 10 5
£.	5,778 - 7	£.	5,773 - 7

FIRE ACCOUNT.

	£. s. d.		£. s. d.
Amount of Reserve Fund at the beginning of the Year	102,000 - -	Fire Claims (after deduction of amounts recovered by Re-Assurances)	218,044 15 4
Premiums received (after deduction of Re-Assurances)	304,188 4 8	Commission	60,837 12 -
Balance transferred from Accident Account	2,385 10 5	Expenses of Management	38,617 15 8
£.	408,573 15 1	Amount of Reserve Fund at the end of Year	91,073 12 1
		£.	408,573 15 1

PROFIT AND LOSS ACCOUNT.

	£. s. d.		£. s. d.		£. s. d.
Balance of last year's Account	8,492 4 7	Dividend to Shareholders, being final Dividend for Year 1897	3,000 - -		
Interest and Dividends not carried to other Accounts	6,832 6 8	Interim Dividend for Year 1898	2,000 - -		5,000 - -
Amount transferred from Life Fund, No. 1	216 13 4	Expenses of Management not charged to other Accounts	-		1,552 14 2
Profit on Realisation of Investments	42 1 2	Amount transferred to Investment Fluctuation Fund	-		42 1 2
£.	15,583 5 4	Balance at end of the Year	13,938 10 -		
		Less Dividends as above	5,000 - -		8,938 10 -
		£.	15,583 5 4		

NATIONAL ASSURANCE COMPANY OF IRELAND—continued.

BALANCE SHEET

Of the National Assurance Company of Ireland on 31st December 1898.

LIABILITIES.

	National Assurance Company General Account.	Liberal Annuity Company of Dublin Trust Account.	Dublin Widows' Trust Account.	Great Britain Trust Account.	TOTAL.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Shareholders' Capital, 1,000,000 <i>l.</i> , of which is paid up - - -	100,000 - -	- - -	- - -	- - -	- - -
Reserve Fund - - - - -	91,073 12 1	- - -	- - -	- - -	- - -
Profit and Loss - - - - -	8,968 10 -	- - -	- - -	- - -	- - -
Reserve for Fluctuations in Investments, General Fund - - -	3,083 7 -	- - -	- - -	- - -	- - -
Life Assurance Fund, No. 1 - - - - -	2,699 19 -	- - -	- - -	- - -	- - -
Do. do. No. 2 - - - - -	104,245 17 -	- - -	- - -	- - -	- - -
Reserve for Fluctuations in Investments, Life Fund, No. 2 - -	1,187 1 9	- - -	- - -	- - -	- - -
Annuity Fund - - - - -	12,418 17 1	- - -	- - -	- - -	- - -
TOTAL FUNDS - - -	323,647 3 11	31,158 3 9	13,506 4 4	87,549 9 7	455,953 1 7
Late Royal Exchange Insurance Company of Dublin - - -	1,868 12 6	- - -	- - -	- - -	1,868 12 6
Dividends and Bonuses Unclaimed - - - - -	2,090 10 -	- - -	- - -	- - -	2,090 10 -
Loan and Interest Account - - - - -	8,986 16 2	- - -	- - -	- - -	8,986 16 2
Outstanding Fire Losses and Expenses - - - - -	66,417 3 9	- - -	- - -	- - -	66,417 3 9
Claims under Life Policies, admitted, but not paid - - -	661 5 -	- - -	- - -	5,915 - -	6,566 5 -
Due to Great Britain Policy-holders' Trustee - - - - -	52 14 2	- - -	- - -	52 10 -	105 4 2
Due to National Assurance Company of Ireland by Trust Accounts, and included in those Accounts - - - - -	- - -	774 16 9	433 15 5	755 19 5	1,964 11 7
TOTAL - - - £.	403,714 5 6	31,933 - 6	14,031 19 9	94,272 19 -	543,952 4 9

ASSETS.

	Amount of Stock.	National Assurance Company General Account.	Liberal Annuity Company of Dublin Trust Account.	Dublin Widows' Trust Account.	Great Britain Trust Account.	TOTAL.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Mortgages on Property within the United Kingdom - - -	- - -	116,927 - 2	- - -	- - -	- - -	116,927 - 2
Loans on the Company's Life Policies - - - - -	- - -	8,451 10 3	- - -	- - -	8,740 4 11	12,191 15 2
Investments :						
Indian and Colonial Government Securities - - -	40,458 3 8	22,513 17 9	3,447 11 6	- - -	19,584 4 -	45,545 13 3
United States State and Municipal Bonds - - -	29,000 - -	31,790 14 10	- - -	- - -	31,790 14 10	31,790 14 10
Foreign Government Securities - - - - -	6,240 - -	- - -	- - -	- - -	6,311 7 4	6,311 7 4
Railway and other Debentures and Debenture Stocks - - -	40,550 - -	25,469 7 10	- - -	14,004 - -	19,763 15 -	59,237 2 10
Railway and other Stocks and Shares (Preference and Ordinary Guaranteed) - - -	45,374 3 4	13,205 17 4	25,598 5 -	- - -	24,080 - -	62,884 2 4
Landed and House Property (Freehold and Leasehold) - -	- - -	36,010 17 8	- - -	- - -	7,200 - -	43,210 17 8
Bank of England Stock - - - - -	1,000 - -	- - -	- - -	- - -	3,260 - -	3,260 - -
Bank of Ireland Stock - - - - -	13,021 12 1	36,800 1 6	2,887 4 -	- - -	1,482 6 -	40,999 11 6
Glasgow Salvage Corps Building Shares - - - - -	350 - -	350 - -	- - -	- - -	350 - -	350 - -
Advances on Government Stock, Pensions, Annuities, and Personal Security - - - - -	- - -	4,646 17 -	- - -	- - -	- - -	4,646 17 -
Agents' Balances on Life Account - - - - -	- - -	1,421 6 5	- - -	- - -	245 17 7	1,667 4 -
Agents' and Re-Assurance Balances on Fire and Accident Accounts, including Outstanding Premiums - - - - -	- - -	101,062 5 5	- - -	- - -	- - -	101,062 5 5
Outstanding Life Premiums - - - - -	- - -	983 6 6	- - -	27 19 9	890 17 6	1,902 3 9
Outstanding Interest - - - - -	- - -	4,240 11 3	- - -	- - -	1,002 14 1	5,243 5 4
National Assurance Shares - - - - -	100 - -	100 - -	- - -	- - -	- - -	100 - -
Due to National Assurance Company of Ireland by Dublin Widows' Trust Account - - - - -	- - -	433 15 5	- - -	- - -	- - -	433 15 5
Due to National Assurance Company of Ireland by Liberal Annuity Company of Dublin Trust Account - - - - -	- - -	774 16 9	- - -	- - -	- - -	774 16 9
Due to National Assurance Company of Ireland by Great Britain Trust Account - - - - -	- - -	808 13 7	- - -	- - -	- - -	808 13 7
Cash in hand, and on Current Account - - - - -	- - -	2,933 5 10	- - -	- - -	1,711 12 7	4,644 18 5
TOTAL - - - £.	403,714 5 6	31,933 - 6	14,031 19 9	94,272 19 -	543,952 4 9	

Edw. R. Read, Chairman.
 Thomas A. Kelly, Directors.
 Joseph T. Finn, }
 C. Chevallier Cream, Manager and Secretary,
 Principal Officer.

COLONIAL MUTUAL LIFE ASSURANCE SOCIETY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Colonial Mutual Life Assurance Society (Limited), for the Year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	2,153,342	-	3	Claims under Policies (after deduction of Sums Re-assured)	168,410	3	5
Premiums (after deduction of Re-Assurance Premiums)	320,496	4	11	Surrenders	31,248	14	3
Consideration Annuities granted	2,272	1	6	Annuities	1,018	10	-
Interest	90,130	-	3	Amount paid in respect of Tontine Policies on expiry of term	17,768	4	4
				Bonuses paid in Cash	1,627	6	7
				Commission	32,089	5	5
				License Fees and Duty Stamps	1,615	13	7
				Expenses of Management:			
				Specially for New Business:	£.	s.	d.
				Medical Fees	4,041	12	6
				Special Expenses for Extension and Supervision of Branches and Agencies	2,788	18	7
				Advertising	1,517	18	3
					8,348	9	4
				General Expenses for New and Old Business	37,338	18	7
					45,687	7	11
				Written off Investment Fluctuation Fund during the Year	4,515	2	-
				Written off Office Property	603	10	7
				Amount of Funds at the end of the Year, as per Second Schedule	2,261,656	8	10
£.	2,566,240	6	11	£.	2,566,240	6	11

BALANCE SHEET

Of the Colonial Mutual Life Assurance Society (Limited), on the 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund	2,226,453	13	8	Mortgages on Property within the United Kingdom	6,650	-	-
Investment Fluctuation Fund	35,202	15	2	Mortgages on Property out of the United Kingdom	950,303	4	11
Annuity Fund (included under Assurance Fund).	-	-	-	Loans on the Company's Policies	229,067	2	9
Total Funds, as per First Schedule	2,261,656	8	10	Investments:			
Claims admitted, but not paid	5,471	13	10	Indian and Colonial Government Securities	67,348	14	11
Other Sums owing by the Society	524	3	6	Railway and other Debentures and Debenture Stocks	53,285	12	11
				Preference Shares	12,710	-	-
				Tramway Shares	3,136	17	6
				House Property (Freehold and Leasehold)	600,234	12	7
				Loans upon Personal and other Security	6,134	10	1
				Agents' Balances	1,773	15	1
				Outstanding Premiums	34,631	10	11
				Outstanding Interest	17,161	12	9
				Cash:			
				On Deposit	208,917	1	3
				In Hand and on Current Account	59,797	16	8
					268,714	17	11
				Office Property	10,676	5	6
				Reversionary Interests and Sundry Debtors	5,833	8	4
£.	2,267,652	6	2	£.	2,267,652	6	2

Henry Henty, Chairman,
George Withers, } Directors.
Agar Wynne, }
Leslie J. Park, General Manager.

LONDON, EDINBURGH AND GLASGOW ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the London, Edinburgh, and Glasgow Assurance Company (Limited), for the Year ending 31st December 1898.

I.—LIFE ASSURANCE ACCOUNT.

	Participating.	Non-Participating.	Total.		Participating.	Non-Participating.	Total.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
Amount of Life Assurance Fund at the beginning of the Year	83,748 18 5	81,942 8 2½	165,691 6 7½	Claims (less Re-Assurances) -	10,424 4 6	103,766 10 11	114,190 15 5
Premiums (less Re-Assurances)	35,834 6 4	283,950 9 9	319,784 16 1	Endowments and Endowment Assurances matured (less Re-Assurances) -	1,176 2 -	7,172 6 8	8,348 8 8
Interest, Dividends, and Rents	2,749 18 9	2,845 9 -	5,595 7 9	Surrenders -	335 - 9	326 16 4	661 17 1
Assignment and other Fees	20 7 6	35 18 3	56 5 9	Bonus by Reduction of Premiums	1 16 8	-	1 16 8
Transferred from Participating Account	-	912 3 5	912 3 5	Annuities -	-	2,550 4 4	2,550 4 4
				Commission -	4,545 15 4	53,798 5 8	58,344 1 -
				Expenses of Management, viz.:-			
				General Charges, including Head Office Expenses, Printing, Stationery and Advertising -	£. s. d.		
				Medical Fees -	17,521 10 6½		
				Auditors' Fees and Charges for continuous Audit -	1,210 15 -		
				Postage, Parcels, Policy and other Fiscal Stamps -	400 - -		
				Rents, Rates, Taxes and Repairs -	3,967 - 8½		
				New Business Expenses, including Superintendency Charges -	2,655 19 10½		
				Balance of Loading (after providing for Commission and Expenses) transferred to Profit and Loss Account as per Actuary's certificate	50,829 1 2		
				Transferred to Non-Participating Account	2,680 14 3	79,953 13 -½	82,634 7 3½
				Amount of Life Assurance Fund at end of Year, as per Fourth Schedule	682 13 3	12,228 1 6½	12,910 14 8½
					912 3 5	-	912 3 5
£. 122,353 11 -	369,686 8 7½	492,039 19 7½			101,645 - 10	109,890 10 2½	211,535 11 -½
				£. 122,353 11 -	369,686 8 7½	492,039 19 7½	

II.—HEALTH INSURANCE ACCOUNT.

(No New Business is transacted in the Health Branch.)

	£. s. d.		£. s. d.
Amount of Health Insurance Fund at the beginning of the Year	2,386 15 2½	Claims under Policies -	482 1 10
Premiums (less Re-Insurances)	229 5 4½	Amount of Health Insurance Fund at end of Year, as per Fourth Schedule	2,201 19 11
Interest, Dividends, and Rents	68 1 2		
£. 2,684 1 9		£. 2,684 1 9	

III.—ACCIDENT INSURANCE ACCOUNT.

	£. s. d.		£. s. d.
Amount of Accident Insurance Fund at the beginning of the Year	5,282 2 -	Claims under Policies -	6,141 10 6
Premiums (less Re-Insurances)	13,227 6 11	Bonus to Policy-holders	1,276 6 1
		Commission -	2,321 6 4
		Expenses of Management	2,066 17 5
		Balance of estimated Loading (after providing for Commission and Expenses) transferred to Profit and Loss Account, as per Actuary's Certificate	572 1 5
		Amount of Accident Insurance Fund at end of Year, as per Fourth Schedule	6,131 7 2
£. 18,509 8 11		£. 18,509 8 11	

LONDON, EDINBURGH, AND GLASGOW ASSURANCE COMPANY (LIMITED)—*continue.*

IV.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of Loading (after providing for Commission and Expenses) transferred from—							
(a) Life Assurance (Participating) Account	682	13	3	Interest on Preference Capital	2,976	2	-
(b) Life Assurance (Non-Participating) Account	12,228	1	5½	Interest on Debenture Stock and Deposit Accounts	4,425	13	6
(c) Accident Insurance Company	572	1	5	Expenses of Management not charged to other Accounts	Nil.		
	13,482	16	1½	Income Tax	277	-	2
Transfer and other Fees	21	15	-	Amount written off Investments	817	13	8
				Amount written off Leasehold Property	837	11	2
				Amount written off Furniture and Fittings	406	5	1
				Amount written off Agents' Balances	274	17	11½
				Amount written off cost of Quinquennial Valuation and Expenses of Conversion of Debentures	1,853	1	5
				Amount written off Purchase of Assurance Business Account	500	-	-
					2,355	1	5
				Balance—being net Amount written off Industrial Branch Establishment Accounts	1,576	6	2
£.	13,504	11	1½	£.	13,504	11	1½

BALANCE SHEET

Of the London, Edinburgh, and Glasgow Assurance Company (Limited), on 31st December 1898.

[illegible]

Note.—In addition to the above Assets, there is the Uncalled Capital, which on 31st December 1898, amounted to 181,953*l.* 1*s.* 4*d.*

S. Barclay Heward, Chairman.
C. Weeding Skinner, } Directors
F. G. Cash, }
Thos. Neill, General Manager.
T. V. Corliss, Secretary.

BRITISH EQUITABLE ASSURANCE COMPANY—*continued.**(Fifth Schedule.)*

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the British Equitable Life Assurance Company, made by the Consulting Actuary, H. W. Andras, Esq., Fellow of the Institute of Actuaries.

I.

The valuation is made as at 31st January, 1899.

II.

A valuation of the company's assets and liabilities is made every five years.

The net liability under policies (except those under half-premium first five years' policies less than five years in force and term assurances) is ascertained by taking the difference between the present values of the sums assured, including reversionary bonuses, and the present values of the valuation net premiums. In all cases where the original premiums have been reduced by the application of profits the present values of such reductions are added to the liability. The liability under half-premium first five years' policies less than five years in force and term assurances is taken at one year's purchase of the office yearly premiums.

The liability in respect of "Climate and Occupation Risks" is taken at one year's purchase of the "Annual Extra Premiums Payable."

The Whole-Life Policies by uniform annual premiums throughout life are grouped for valuation in classes according to the age attained at the nearest anniversary of the birthday to the date of valuation. The other policies are valued in groups where possible, or separately, the valuation age being calculated in the same way as in the case of Whole Life Policies.

The next annual premiums payable under policies have, after investigation, been assumed to be due (on the average) six months from the date of valuation.

To the net liability ascertained as above stated are added certain adjustments.

- (1) A reserve for payment of claims immediately on proof of death and title.

The tables used in the calculations provide only for payment of claims six months after proof of death, but it being the practice of the company to pay claims immediately on proof of death and title, a special reserve is made for the increased liability.

- (2) A reserve for expenses and profits on "Limited Number of Premiums" Policies when no more premiums are receivable, and on "Paid-up" Policies.

The assets are valued as at 31st January, 1899, the convertible securities being taken at their market prices on that date, and the freehold ground rents at twenty-six years' purchase, under the advice of the well-known surveyor, Mr. Douglas Young. All necessary provision for depreciation has been made in estimating the value of leasehold ground rents and house property.

From the total of the assets so valued is deducted the following liabilities viz. : (1) The paid-up capital ; (2) The shareholders undivided profits ; (3) Claims admitted but not paid ; (4) Claims announced but not admitted ; (5) Amounts due to sundry persons ; and the balance is the "Assurance Fund" as stated in the Balance Sheet.

From the "Assurance Fund" is deducted the net liability under the policies ascertained as above stated, and the balance is the surplus at the date of valuation as set forth in the Valuation Balance Sheet.

Out of the surplus so ascertained, a bonus is allotted to all policies on the participating scale effected on or before the 31st day of January, 1898, and in force on the 1st day of February, 1899, as follows :— To whole life policies on which bonuses are added to the sums assured, a reversionary bonus at the rate of ten shillings per cent. per annum on the amount originally assured for each year in force during the quinquennium, and the equivalent of that sum to policies on which bonuses are applied by way of reduction of future premiums, or towards making the policies payable in lifetime ; and to endowment assurance policies four-fifths of the amount of the reversionary bonus allotted to whole-life policies, such bonus being payable on maturity of the endowment or at prior death.

The principles upon which the valuation and distribution of profits among the policy-holders are made are determined by the directors under the bye-laws of the company.

III.

The assurance contracts have been valued by the Institute of Actuaries H^m Table.

The only annuity contract has been valued by the Government Annuitants' Table (1883).

The calculations of the reversionary bonuses to policy-holders, which the cash surplus provides, are made by the Institute of Actuaries H^m Table.

BRITISH EQUITABLE ASSURANCE COMPANY.—*continued.*

IV.

The rate of interest assumed in the calculations is $3\frac{1}{2}$ per cent., except in the case of the annuity contract valued at 3 per cent.

V.

The net premiums only having been valued, the difference between the office yearly premiums actually payable and the $H^{\circ} 3\frac{1}{2}$ per cent. net yearly premiums is reserved for future expenses and profits.

In the case of the With-Profit Policies, the difference is 35,563*l.* 0*s.* 11*d.* out of a premium income (after deducting re-assurance premiums) of 129,422*l.* 9*s.* 9*d.*, i.e., a proportion of 27.48 per cent. In the case of the Without-Profit Policies the difference is 1,367*l.* 19*s.* 10*d.* out of a premium income of 7,380*l.* 17*s.* 4*d.*, i.e., a proportion of 18.53 per cent. Taking the With-Profit and Without-Profit Policies together, the difference is 36,931*l.* 0*s.* 9*d.*, out of a premium income (after deducting re-assurance premiums) of 136,803*l.* 7*s.* 1*d.*, i.e., a proportion of 26.99 per cent.

The present value of the margin reserved is 438,611*l.* 8*s.* 0*d.*, or, after deducting the value of bonuses in reduction of premiums, 419,794*l.* 9*s.* 10*d.* The latter sum is 26.35 per cent. of the value of the office yearly premiums after deducting the value of the bonuses in reduction of premiums.

VI.

CONSOLIDATED REVENUE ACCOUNT of the British Equitable Assurance Company for the Five Years ending 31st January, 1899.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Quinquennium - - -	1,431,303	4	9	Claims under Policies :—			
					£.	s.	d.
Depreciation Fund - - - -	5,112	18	4	Death Claims -	404,315	8	4
Premiums - - - - -	667,458	4	7	Claims matured by survivorship -	174,489	16	2
Interests and Dividends - - -	309,436	7	3				578,805 4 6
Fines and Fees - - - - -	1,128	13	6	Surrenders - - - - -			32,073 5 10
Profits on Sales of Securities - -	4,718	6	7	Annuities - - - - -			23 - -
Net increase on Re-valuation of Securities after allowing for de- preciation of House Property -	107,888	16	7	Commission - - - - -			44,214 14 10
				Expenses of Management - -			135,748 5 3
				Dividends to Shareholders - -			16,317 15 3
				Bad Debts - - - - -			1,259 15 1
				Amount of Funds at the end of the Quinquennium - - - - -			1,718,604 10 10
£.	2,527,046	11	7	£.	2,527,046	11	7

BRITISH EQUITABLE ASSURANCE COMPANY—continued.

VII.

SUMMARY AND VALUATION of the Policies of the British Equitable Assurance Company, as at 31st January 1899.

SUMMARY.										VALUATION.									
PARTICULARS OF THE POLICIES FOR VALUATION.										Value of the Assurance Contracts by the Institute of Actuaries' Healthy Male Table. Interest 3½ per cent. Value of the Annuity Contract by the Government Annuity Table (1888) Table. Interest 3 per cent.									
Number of Policies.	Sums Assured.	Bonuses.			Office Yearly Premiums.	Net Yearly Premiums. H.M. 3½ per cent.	Sums Assured.	Bonuses.			Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.						
		Reversionary.	In Reduction of Premiums.	£				s.	d.	Reversionary.				In Reduction of Premiums.	£	s.	d.		
I.—WITH PARTICIPATION IN PROFITS.																			
For the Whole Term of Life—																			
By uniform Annual Premiums throughout life																			
Policies made payable in lifetime by application of Bonus																			
11,225	2,293,183	1 2	208,504	10 8	1,766	9 5	65,482	1 9	47,680	11 6	1,183,897	106	129,869	016	£.				
8,290	1,441,603	1 2	1,100	17 5	—	—	36,068	19 11	25,784	18 11	808,665	879	—	—	717,816				
43	7,282	4 2	160	10 —	—	—	438	4 11	329	6 9	4,233	466	668	961	498,229				
32	9,060	—	—	—	—	—	87	6 6	—	—	3,921	510	87	909	1,901				
12	4,300	—	—	—	—	—	1,520	11 1	1,144	10 9	87	925	—	—	1,381				
189	32,600	—	4,414	12 6	17	9 5	25,525	2 10	13,190	3 2	22,505	809	3,328	031	16,872				
4,612	664,380	—	30,072	18 4	380	2 8	627	10 3	—	—	444,883	086	23,441	570	289,668				
											627	513	—	—	627				
24,373	4,482,898	6 6	230,243	8 11	2,164	10 6	129,769	17 3	94,129	11 1	2,467,770	294	156,868	677	1,623,983				
(4)	6,500	—	30	—	—	—	347	7 6	270	2 3	3,544	800	25	015	691				
24,273	4,416,398	6 6	230,213	8 11	2,164	10 6	129,422	9 9	93,859	8 10	2,464,225	934	156,868	662	1,623,292				
II.—WITHOUT PARTICIPATION IN PROFITS.																			
For the Whole Term of Life—																			
By uniform Annual Premiums throughout life																			
Paid-up Policies																			
299	64,055	—	—	—	—	—	2,359	9 1	1,906	11 6	34,724	938	—	—	12,449				
34	1,780	6 2	—	—	—	—	50	9 5	—	—	963	961	—	—	963				
8	2,850	—	—	—	—	—	86	4 7	74	16 1	1,135	948	—	—	852				
9	1,600	—	—	—	—	—	3,613	4 11	2,963	— 10	60,852	886	—	—	34,716				
557	87,576	—	—	—	—	—	54	17 1	44	9 1	1,188	462	—	—	968				
6	8,375	—	—	—	—	—	139	8 5	1,029	—	129	421	—	—	968				
26	5,016	16 8	—	—	—	—	1,045	3 3	1,029	—	22,708	515	—	—	129				
228	30,275	—	—	—	—	—	43	7	—	—	43	029	—	—	14,341				
															662				
1,167	201,527	2 10	—	—	—	—	7,380	17 4	6,012	17 6	121,297	481	—	—	14,341				
TOTAL Assurances without Profits																			
															43				
															029				
															558				
															64,361				
															946				
ADJUSTMENTS.																			
Net Amount of Assurances																			
2,540	4,617,925	9 4	230,213	8 11	2,164	10 6	136,803	7 1	99,872	6 4	2,585,523	175	156,868	662	1,587,564				
Special Reserve Loading for "Paid-up" and "Limited Number of Premiums" Policies																			
Reserve for Early Payment of Claims																			
ANNUITIES.																			
Immediate Annuity																			
1	Per Annum.	4 12	—	—	—	—	—	—	—	—	—	—	—	—	33				
															088				
25,541	4,617,925	9 4	230,213	8 11	2,164	10 6	136,803	7 1	99,872	6 4	2,585,523	263	156,868	663	1,607,271				
TOTAL of the Results																			
															925				

BRITISH EQUITABLE ASSURANCE COMPANY—*continued*.VII.—*continued*.

VALUATION BALANCE SHEET of the British Equitable Assurance Company, as at 31st January 1899.

	£.	s.	d.		£.	s.	d.
Net Liability under Assurance and Annuity Transactions (as per Summary and Valuation)	1,607,271	18	6	Life Assurance Fund (as per Balance Sheet under Schedule 2)	1,661,032	1	10
Surplus	53,760	3	4				
	£.				£.		
	1,661,032	1	10		1,661,032	1	10

VIII.

The time during which a policy must be in force in order to entitle it to share in the profits :
One Year.

IX.

(1) The total amount of profit made by the Company.

The surplus in the Assurance Fund at date of valuation is 53,760*l.* 3*s.* 4*d.* (as per Valuation Balance Sheet), to which should be added the amount paid in Interim Bonuses during the quinquennium 2,605*l.* 12*s.* 10*d.*, and the portion of the shareholders' dividends paid during the quinquennium in excess of the interest realised on the shareholders' funds, estimated at 4,411*l.* 9*s.* 5*d.*, making the total profit of the quinquennium 60,777*l.* 5*s.* 7*d.*, of which 3,869*l.* 17*s.* 6*d.* was brought forward from the last division of profits.

(2) The amount of profit divided among the policyholders, and the number and amount of the policies which participated.

The cost of a bonus addition of 10*s.* per 100*l.* assured (exclusive of bonuses) to Whole-life Policies entitled to participate for each year a policy had been in force during the five years, and four-fifths of that rate to Endowment Assurance Policies entitled to participate is estimated at 51,938*l.*, divided amongst 22,961 policies, assuring 4,156,883*l.* 6*s.* 6*d.* (exclusive of previous bonuses).

Including the interim bonuses paid during the quinquennium, the amount of profit divided among the policyholders is 54,543*l.* 12*s.* 10*d.*

The profits arising from the non-participating policies belong to the shareholders, and the further sum of 1,213*l.* 15*s.* 6*d.* has been accordingly carried over to their account, making the total of the shareholders' undivided profit fund 33,786*l.* 4*s.* 6*d.*

The amount of 608*l.* 7*s.* 10*d.* remains in the Assurance Fund undivided.

(3) Specimens of bonuses allotted to policies for 100*l.* effected at the respective ages of 20, 30, 40, and 50, and having been respectively in force for five years, ten years, and upwards, at intervals of five years respectively, together with the amounts apportioned under the various modes in which the bonus might be received.

Specimens of Reversionary Bonuses allotted to Whole-Life Participating Policies for the Five Years ending 31st January 1899, with the equivalent Reductions of Premiums for Life and the Ages Payable where the Bonuses from the issue of the Policy have been applied in making the Policies payable during Lifetime.

Age at Entry.	NUMBER OF YEARS IN FORCE.					
	5			10		
	Reversionary Addition.	Annual Reduction of Premium for Life.	Age Payable.	Reversionary Addition.	Annual Reduction of Premium for Life.	Age Payable.
20	£. s. d.	£. s. d.		£. s. d.	£. s. d.	
30	2 10 -	- - 9	78½	2 10 -	- - 10	73½
40	2 10 -	- 1 -	79½	2 10 -	- 1 3	75½
50	2 10 -	- 1 6	81	2 10 -	- 1 10	77½
	2 10 -	- 2 4	82½	2 10 -	- 3	79½
	15			20		
	Reversionary Addition.	Annual Reduction of Premium for Life.	Age Payable.	Reversionary Addition.	Annual Reduction of Premium for Life.	Age Payable.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.	
20	2 10 -	- 1 -	68½	2 10 -	- 1 3	66½
30	2 10 -	- 1 6	71½	2 10 -	- 1 10	69
40	2 10 -	- 2 4	73½	2 10 -	- 3 -	72
50	2 10 -	- 4 -	76½	2 10 -	- 5 4	75½

BRITISH EQUITABLE ASSURANCE COMPANY—*continued.*IX.—*continued.*Specimens of Reversionary Bonuses allotted to Whole Life Participating Policies, &c.—*continued.*

Age at Entry.	NUMBER OF YEARS IN FORCE.					
	25			30		
	Reversionary Addition.	Annual Reduction of Premium for Life.	Age Payable.	Reversionary Addition.	Annual Reduction of Premium for Life.	Age Payable.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.	
20	2 10 -	- 1 6	64½	2 10 -	- 1 10	62½
30	2 10 -	- 2 4	67½	2 10 -	- 3 -	66½
40	2 10 -	- 4 -	70½	2 10 -	- 5 4	-
50	2 10 -	- 7 4	-	2 10 -	- 10 1	-
	35			40		
	£. s. d.	£. s. d.		£. s. d.	£. s. d.	
20	2 10 -	- 2 4	-	2 10 -	- 3 -	-
30	2 10 -	- 4 -	-	2 10 -	- 5 4	-
40	2 10 -	- 7 4	-	2 10 -	- 10 1	-
50	2 10 -	- 13 8	-	2 10 -	1 - 5	-

The system of making policies payable during lifetime by means of the bonuses has only been in force 33 years.

The Reversionary Bonuses allotted to Endowment Assurance Participating Policies were at the rate of 8s. per cent on the sum assured for each year in force during the quinquennium, payable at maturity or at previous death. This adds a bonus of 2l. per 100l. for the quinquennium to every policy of this class entitled to participate.

Edward Bean Underhill, Chairman.
Thomas Edmund Heller, } Directors.
Montagu Holmes, }
John Wilkinson Fairey, Manager.
Henry Walsingham Andras, Consulting Actuary.

Sixth Schedule.

Statement of the LIFE ASSURANCE BUSINESS of the British Equitable Assurance Company,
on the 31st of January 1899.

I.

Annual Premiums for an Assurance of 100l. during the Whole Term of Life.

Age.	With Profits.	Without Profits.	Age.	With Profits.	Without Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
15	1 13 6	1 9 9	38	3 1 11	2 15 -
16	1 14 6	1 10 8	39	3 3 11	2 16 10
17	1 15 5	1 11 6	40	3 6 -	2 18 8
18	1 16 4	1 12 4			
19	1 17 3	1 13 1	41	3 8 2	3 - 7
20	1 18 1	1 13 10	42	3 10 6	3 2 8
			43	3 12 11	3 4 10
21	1 19 -	1 14 8	44	3 15 5	3 7 1
22	1 19 11	1 15 6	45	3 18 2	3 9 6
23	2 - 11	1 16 4			
24	2 1 11	1 17 3	46	4 1 -	3 12 -
25	2 3 -	1 18 3	47	4 4 -	3 14 8
			48	4 7 3	3 17 6
26	2 4 1	1 19 3	49	4 10 7	4 - 7
27	2 5 3	2 - 3	50	4 14 3	4 3 9
28	2 6 5	2 1 3			
29	2 7 8	2 2 5	51	4 18 1	4 7 2
30	2 9 -	2 3 7	52	5 2 2	4 10 10
			53	5 6 7	4 14 9
31	2 10 4	2 4 9	54	5 11 3	4 18 11
32	2 11 9	2 6 -	55	5 16 4	5 3 5
33	2 13 3	2 7 4			
34	2 14 10	2 8 9	56	6 1 10	5 8 4
35	2 16 6	2 10 3	57	6 7 9	5 13 7
			58	6 13 11	5 19 -
36	2 18 2	2 11 9	59	7 - 5	6 4 10
37	3 - -	2 13 4			

BRITISH EQUITABLE ASSURANCE COMPANY—*continued.*

II. and III.

The total amount assured on lives for the whole term of life which were in existence on the 31st January 1899. Also the corresponding amount of premiums receivable annually for each year of life after deducting the abatements made by the application of bonuses.

Whole Life Participating Policies with Bonuses by Addition to the ~~Sum~~ Assured or in Reduction of Premiums.

Age.	Sums Assured.	Reversionary Bonuses.	Premiums Receivable Annually.	Extra Premiums.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
16	750 - -	—	12 17 -	—
17	2,500 - -	—	44 2 3	—
18	4,960 - -	—	88 3 8	1 - -
19	4,025 - -	—	85 11 2	1 1 -
20	8,500 - -	—	162 7 11	- 2 6
21	15,025 - -	—	294 4 5	14 13 6
22	18,650 - -	—	370 19 7	- 10 -
23	23,475 - -	—	475 17 -	7 6 -
24	33,325 - -	—	687 11 -	2 15 9
25	34,075 - -	—	711 10 1	1 7 6
26	36,200 - -	61 - -	773 6 4	2 17 10
27	34,550 - -	—	760 5 9	14 2 6
28	37,500 - -	2 - -	847 7 4	5 9 2
29	30,375 - -	1 - -	806 5 1	7 1 -
30	36,600 - -	42 10 -	859 10 1	2 1 8
31	38,275 - -	75 10 -	923 16 8	16 15 10
32	30,875 - -	30 10 -	765 5 9	4 12 6
33	37,075 - -	257 10 -	903 12 -	- 10 8
34	36,375 - -	207 - -	921 15 8	2 15 -
35	38,875 - -	366 10 -	1,008 - 10	23 2 6
36	33,850 - -	389 5 -	885 17 1	4 10 10
37	36,152 14 7	475 17 -	959 9 9	6 1 4
38	28,375 - -	741 - -	740 1 -	- 10 6
39	44,965 1 5	1,259 3 2	1,199 6 3	3 12 6
40	38,496 - -	1,323 10 -	1,026 2 10	13 16 6
41	41,450 - -	1,361 15 -	1,147 8 5	14 7 4
42	48,575 - -	2,162 5 -	1,276 19 11	13 11 3
43	40,535 - -	2,185 10 -	1,067 5 4	8 16 3
44	38,700 - -	2,170 10 -	1,050 12 8	6 7 6
45	39,877 9 4	2,607 - -	1,090 16 3	19 7 4
46	43,763 1 9	2,932 2 7	1,180 - 4	1 6 8
47	59,044 8 8	4,018 15 6	1,719 16 9	23 17 10
48	53,240 13 4	4,148 1 10	1,452 2 4	8 - -
49	54,750 - -	4,469 9 3	1,553 5 5	21 7 8
50	52,975 - -	4,817 10 -	1,472 14 1	6 12 6
51	55,175 - -	4,717 - -	1,610 18 2	9 4 4
52	49,872 - -	5,340 7 6	1,371 2 11	17 10 3
53	54,810 - -	5,966 19 5	1,484 2 2	23 5 6
54	43,950 - -	6,811 17 6	1,821 11 -	8 2 6
55	65,438 4 5	8,082 17 7	1,849 9 -	3 14 6
56	68,585 - -	7,702 15 -	2,150 2 6	12 - -
57	49,110 15 2	6,533 2 4	1,397 7 1	5 10 -
58	55,300 9 11	7,222 1 10	1,631 19 8	2 - -
59	61,521 9 5	8,560 13 4	1,808 11 2	5 5 4
60	60,559 1 5	8,507 10 7	1,833 8 7	12 17 6
61	50,292 7 2	6,973 1 5	1,577 - 2	- 15 -
62	44,875 10 5	7,243 2 8	1,444 7 2	5 10 -
63	52,300 - -	6,024 17 5	1,695 3 9	1 16 9
64	38,089 14 11	6,074 1 6	1,185 10 6	2 11 6
65	38,579 14 2	4,956 8 3	1,208 17 11	6 6 -
66	31,700 - -	5,668 5 -	1,030 13 -	8 6 -
67	37,974 6 11	7,354 8 2	1,220 10 6	6 1 -
68	27,078 - 10	5,581 6 10	885 16 10	2 10 -
69	33,211 1 1	6,363 9 7	1,104 1 11	1 - -
70	22,006 4 5	4,253 18 -	720 12 8	2 11 -
71	21,650 - -	4,149 15 -	685 19 6	—
72	18,841 2 8	3,907 13 7	596 14 1	5 - -
73	16,196 - -	3,598 12 -	576 19 1	1 - -
74	14,349 10 8	3,547 7 -	494 15 11	—
75	14,100 - -	3,524 12 6	480 6 1	3 11 6
76	10,199 15 9	2,829 - 2	351 13 10	- 2 6
77	11,450 - -	2,608 10 -	448 10 5	- 10 6
78	10,650 - -	2,409 7 6	471 7 5	—
79	7,893 16 11	1,605 15 2	477 16 11	—
80	5,100 - -	1,166 - 6	157 11 6	—
81	2,950 - -	718 15 -	136 12 9	—
82	1,100 - -	304 15 -	46 11 1	—
83	3,410 - -	938 2 -	123 4 2	—
84	2,150 - -	564 15 -	99 6 3	—
85	2,055 13 3	712 15 3	93 13 1	—
86	850 - -	294 - -	35 11 8	—
87	275 - -	84 3 9	14 8 3	—
88	400 - -	58 15 -	14 17 5	—
89	100 - -	35 5 -	5 7 8	—
90	100 - -	25 - -	7 7 2	—
91	250 - -	99 7 6	12 4 4	—
92	600 - -	217 8 -	32 14 11	—
93	50 - -	16 2 6	3 4 2	—
£.	2,263,133 1 2	203,504 10 8	63,715 12 4	414 16 1

BRITISH EQUITABLE ASSURANCE COMPANY—continued.

II. AND III.—continued.

Whole Life Policies upon which the Sum Assured is made payable in Lifetime by Application of Bonuses.

Age.	Sums Assured.	Premiums Receivable Annually.	Extra Premiums.	Age.	Sums Assured.	Premiums Receivable Annually.	Extra Premiums.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
19	500	8 2 11	—	49	53,000	1,342 4 5	12 - 4
20	600	9 16 5	—	50	53,400	1,366 4 11	5 10 -
21	900	3 7 -	—	51	56,550	1,437 4 3	2 - 6
24	150	2 14 6	—	52	61,000	1,309 3 1	1 10 -
25	1,300	24 14 8	—	53	64,550	1,437 2 3	7 6 10
26	2,050	39 1 8	—	54	44,100	1,136 18 7	3 10 6
27	6,400	124 2 11	—	55	39,650	1,077 - 4	3 - -
28	11,250	223 14 11	—	56	38,350	1,029 15 2	— - -
29	9,875	198 9 7	- 10 6	57	38,750	1,093 10 7	6 14 -
30	13,375	271 14 -	1 15 4	58	31,200	865 1 8	2 7 6
31	17,505	359 - 2	2 17 10	59	30,450	908 5 5	1 15 -
32	15,600	329 9 9	1 - -	60	23,650	695 12 4	2 9 -
33	13,150	337 6 2	1 1 -	61	21,350	622 19 1	6 18 9
34	22,250	476 15 1	— - -	62	16,550	504 7 5	1 6 -
35	26,925	596 17 10	1 3 8	63	14,800	470 18 2	- 5 3
36	30,825	677 19 2	1 - -	64	13,650	438 18 7	- 7 6
37	36,675	820 3 2	— - -	65	10,100	332 2 9	— - -
38	41,625	942 1 -	1 5 -	66	10,300	333 17 6	- 10 -
39	38,100	969 19 6	4 5 2	67	4,450	150 12 3	— - -
40	49,875	1,154 3 5	- 5 -	68	6,579 2 8	253 12 6	— - -
41	51,750	1,183 16 5	2 5 -	69	5,350	188 11 11	1 1 -
42	62,600	1,457 13 7	5 10 6	70	1,000	39 10 5	— - -
43	60,425	1,404 15 11	1 8 4	71	1,600	71 6 10	1 10 -
44	64,225	1,523 5 10	4 12 -	72	1,450	76 4 10	— - -
45	64,600	1,551 16 11	2 13 9	73	100	4 14 3	— - -
46	57,550	1,395 15 3	1 14 -	74	300	14 16 2	— - -
47	58,918 18 6	1,437 5 1	2 14 4	75	100	5 16 4	— - -
48	56,825	1,405 7 4	2 6 -	76	150	9 2 9	— - -
Total £.					1,441,603 1 2	36,093 19 11	98 9 7

Non-Participating Policies.

Age.	Sums Assured.	Premiums Receivable Annually.	Extra Premiums.	Age.	Sums Assured.	Premiums Receivable Annually.	Extra Premiums.
	£.	£. s. d.	£. s. d.		£.	£. s. d.	£. s. d.
24	300	5 14 6	—	55	2,150	79 18 -	—
25	50	1 - 8	—	56	1,250	48 11 4	—
27	250	5 6 1	—	57	1,350	67 6 10	5 4 3
29	100	2 - 10	—	58	950	40 17 8	—
30	500	9 18 9	—	59	2,330	91 12 7	—
31	100	2 - 11	—	60	1,050	47 4 8	—
32	450	11 2 -	—	61	1,250	49 12 6	—
33	2,700	64 7 9	—	62	2,650	133 3 4	—
34	400	8 13 4	—	63	1,400	81 9 10	—
35	350	6 17 6	—	64	1,900	69 1 3	—
36	2,250	63 9 6	—	65	900	32 4 10	—
37	500	11 15 -	—	66	200	7 10 3	—
38	900	21 7 7	—	67	800	41 15 8	—
39	1,000	27 1 9	—	68	550	35 19 6	—
40	1,650	42 17 6	—	69	700	34 19 4	—
41	850	22 4 8	—	70	600	49 12 2	—
42	2,450	62 13 7	—	71	400	22 16 2	—
43	2,550	77 14 -	—	72	1,050	60 7 7	—
44	3,600	112 12 6	—	73	30	5 1 4	- 10 3
45	550	14 14 7	—	74	200	8 14 9	—
46	1,250	25 9 11	—	75	200	13 6 7	—
47	800	24 9 5	—	76	100	3 18 10	—
48	1,600	44 18 3	—	77	400	42 3 5	—
49	3,550	129 9 6	20 - -	78	300	20 4 9	—
50	2,050	55 12 8	—	79	750	97 1 9	—
51	4,050	120 14 4	—	80	100	5 3 8	—
52	1,500	44 16 4	—	82	100	6 16 3	—
53	1,350	46 14 10	—	83	100	11 4 6	—
54	2,025	80 11 6	- 5 4	Total £.			
					64,055	2,359 9 1	26 - 5

Whole Term of Life.—Re-Assurances.—With Profits.

Age.	Sums Assured.	Bonus Additions.	Premiums Payable Annually.	Extra Premiums.
	£.	£.	£. s. d.	£.
47	2,500	—	97 12 11	—
56	1,000	—	51 1 3	—
70	1,000	30	121 4 6	—
£.	4,500	30	269 18 8	—

BRITISH EQUITABLE ASSURANCE COMPANY—*continued.*

IV., V., and VI.

The Total Amount Assured under Classes of Assurance Business other than for the Whole Term of Life the Premiums receivable annually, and the Total Amount of Premiums received.

Participating Policies.

Class of Assurance.	Sums Assured.	Reversionary Bonus.	Premiums Receivable Annually.	Extra Premiums.	Total Premiums Received.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Paid-up Policies - - - - -	7,282 4 2	1,100 17 5	—	—	5,694 11 2
Limited Number of Premiums Policies -	9,050 - -	150 10 -	432 15 11	- 5 4	2,159 8 7
Half-Premium (First Five Years) Policies	4,300 - -	—	87 6 6	—	176 15 11
Joint Life Assurances - - - - -	32,600 - -	4,414 12 6	1,503 1 8	3 15 4	28,958 17 8
Endowment Assurances - - - - -	664,930 - -	30,072 18 4	25,145 - 2	110 3 11	333,593 3 10
£.	718,162 4 2	35,738 18 3	27,168 4 3	114 4 7	370,582 17 2

Non-Participating Policies.

Class of Assurance.	Sums Assured.	Premiums Receivable Annually.	Extra Premiums.	Total Premiums Received.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Paid-up Policies - - - - -	1,780 6 2	—	—	905 12 1
Half-Premium (First Five Years) Policies	2,850 - -	50 9 5	—	78 7 11
Joint Life Assurances - - - - -	1,600 - -	85 4 7	—	1,221 7 2
Endowment Assurances - - - - -	87,575 - -	3,613 4 11	6 19 11	42,708 18 8
Contingent Assurances - - - - -	8,375 - -	54 17 1	10 - -	1,572 17 11
Term Assurances - - - - -	5,016 16 8	129 8 5	—	469 1 -
Endowments - - - - -	30,275 - -	1,045 3 3	—	10,628 18 1
£.	137,472 2 10	4,978 7 8	16 19 11	57,585 2 10

Policies for other than Whole Term of Life.—Re-Assurance.—With Profits.

Class of Assurance.	Sums Assured.	Bonus Addition.	Premium Payable Annually.	Extra Premium.
	£.		£. s. d.	
Endowment Assurance - - - - -	2,000	—	77 8 10	—

VII.

The Total Amount of Immediate Annuities on Lives.

Present Age.	Amount per Annum.
	£. s. d.
70	4 12 -

VIII.

The amount of all Annuities other than those specified under Heading No. VII.—None.

BRITISH EQUITABLE ASSURANCE COMPANY—*continued.*

IX.

The average rate of interest (after deducting Income Tax) at which the Life Assurance Fund of the Society was invested at the close of each year during the period since the last investigation.

									£.	s.	d.	
On the 31st January 1895	-	-	-	-	-	-	-	-	4	2	1	per cent.
" " 1896	-	-	-	-	-	-	-	-	4	3	4	"
" " 1897	-	-	-	-	-	-	-	-	4	3	1	"
" " 1898	-	-	-	-	-	-	-	-	4	3	2	"
" " 1899	-	-	-	-	-	-	-	-	4	2	11	"

This rate of interest is calculated upon the whole of the funds, including productive and unproductive assets, excepting only the sum of 167,888*l.* 16*s.* 7*d.*, the net increase on re-valuation of securities brought into account at the close of the quinquennium.

X.

The consideration allowed for the surrender of policies effected for the whole term of life, with profits, on which three or more annual premiums have been paid, is not less than one-third of the premiums paid.

Specimens of Minimum Values (as above) for Policy of 100*l.*

Age at Entry.	DURATION OF POLICY.			
	5 Years.	10 Years.	15 Years.	20 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	3 3 6	6 7 -	9 10 6	12 14 -
25	3 11 8	7 3 4	10 15 -	14 6 8
30	4 1 8	8 3 4	12 5 -	16 6 8
35	4 14 2	9 8 4	14 2 6	18 16 8
40	5 10 -	11 - -	16 10 -	22 - -
45	6 10 3	13 - 6	19 10 9	26 1 -
50	7 17 1	15 14 2	23 11 3	31 8 4

The surrender value of a whole life non-profit policy, on which three or more annual premiums have been paid, is not less than 33 per cent. of the premiums paid.

The surrender value of an endowment is not less than 75 per cent. of the premiums paid.

The surrender value of an endowment assurance policy, on which three or more annual premiums have been paid, is not less than one-third of the premiums paid; if more than twelve years in force, not less than two-thirds of the policy value, by the Institute of Actuaries' H³ 3½ per cent. Table.

(Note.)

The extra premiums charged for residence in other than European climates are taken off on the return of the persons whose lives are assured. These extra premiums being intended to cover the special and temporary risk, do not enter into the calculation of the policy values, but a special reserve is made for climate risk under the head of "Extra Premiums Payable."

Policies on unhealthy lives on which a higher rate at entry has been charged than the ordinary rate of premium have been treated in the valuation as though they had entered at the increased age equivalent to the rate charged.

Edward Bean Underhill, Chairman.
Thomas Edmund Heller } Directors.
Montagu Holmes }
John Wilkinson Fairley, Manager.

PEARL LIFE ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the Pearl Life Assurance Company (Limited), for the Year ending 31st December 1898.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of year	607,870	3	2	Claims under Policies (no Re-Assurances) -	232,634	13	8
Premiums (no Re-Assurances)	622,782	11	½	Surrenders	1,093	-	6
Consideration for Annuities granted	1,228	14	8	Surrender of Bonuses	558	18	10
Rents, Dividends, and Interest	27,200	1	8½	Annuities	871	12	11
Assignment Fees	47	-	6	Commission and Salaries to Collectors and Superintendents for the Weekly Collection of Premiums	130,918	5	1½
Profit on Investments	1,549	16	11	Management Expenses:—			
				Head Office Expenses (including Printing and Legal Charges)	35,825	4	-
				Medical Fees	3,493	12	-
				Auditors' Fees	160	-	-
				Valuation Expenses	689	11	3
				Postage, Orders, Parcels and Policy Stamps	8,771	14	8
				Written off Fixtures and Furniture	603	11	-
				Extension Expenses	112,806	12	5½
				Dividends to Shareholders	10,143	16	-
				Amount of Life Assurance Fund at the end of year	813,108	-	7
£.	1,350,678	13	-	£.	1,350,678	13	-

II.—SICKNESS ASSURANCE ACCOUNT.

(No New Business has been taken in this Branch for the past Thirty-one Years.)

	£.	s.	d.		£.	s.	d.
Sickness Assurance Fund at beginning of year	142	-	9	Sick Pay	23	12	2
Premiums	7	10	10	Surrenders	18	-	-
Interest	4	8	3	Sickness Assurance Fund at end of year	107	7	8
£.	153	19	10	£.	153	19	10

BALANCE SHEET

Of the Pearl Life Assurance Company (Limited), for the Year ending 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital:—				Mortgages on Property within the United Kingdom	147,814	6	2
Capital Subscribed, 10,123 Shares of 5l. each. Paid up thereon	20,454	-	-	Investments:—			
				Loans on the Company's Policies (with- in their surrender value)	4,711	15	11
Life Assurance Fund (Industrial Branch)	622,264	5	4	Colonial Government Securities	238,301	3	8
" " (Ordinary Branch)	190,843	15	3	Foreign Government Securities	77,682	6	8
Sickness Assurance Fund	107	7	8	Railway Debentures	14,702	1	9
Due to Auditors	160	-	-	Railway Stocks, Preference and Ordinary	25,880	4	5
				House Property	98,203	11	6½
				Brynmaur Local Board	2,249	13	1
				Dundee Corporation Stock	1,000	-	-
				Fenton Local Board	4,720	8	10
				Huddersfield Corporation Stock	1,000	-	-
				Heywood Corporation Stock	10,400	-	-
				Leicester Corporation Stock	990	-	-
				Newcastle Corporation Stock	1,000	-	-
				Preston Corporation Stock	1,000	-	-
				Portsmouth Corporation Stock	1,007	10	-
				Reading Corporation Stock	1,008	15	-
				River Tyne Commissioners	2,000	-	-
				South Shields Guardians	2,039	3	11
				Southampton Corporation Stock	882	10	-
				Stockton and Middlesboro' Corporation Bonds	1,612	10	-
				Sunderland Corporation Stock	990	-	-
				Swansea Harbour Trust	3,500	-	-
				West Derby Bonds	400	10	6
				Freehold Ground Rents	50,582	12	-
				Scotch Feu Duties	4,997	18	8
				Leasehold Ground Rents	829	8	-
				Loans upon Personal Security	222	3	11
				Office Fixtures, Furniture, &c., at Head Offices and Branches	5,746	-	10½
				Outstanding Premiums	38,028	11	5
				Collectors' Balances	2,034	11	8
				Outstanding Interest and Rents	4,674	11	4
				Cash on Deposit	9,400	-	-
				Cash on current accounts at Bank	24,272	3	11
£.	833,829	8	3	£.	833,829	8	3

James Roll, Chairman.
 John S. Foster, { Directors.
 Thomas Moulin, {
 P. J. Foley, Managing Director.

We hereby certify that the above Income and Expenditure Account and Balance Sheet are a true extract of the Books of this Company, that the Vouchers have been examined by us, and that we have personally seen the Securities representing the Assets

24th February 1899.

Clark, Battams & Co., Chartered Accountants.
 Wm. Chas. Hall, Public Accountant.

MUTUAL LIFE ASSOCIATION OF AUSTRALASIA.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Mutual Life Association of Australasia, for the Year ended 31st December 1898.

	£.	s.	d.		£.	s.	d.	
Amount of Funds at the beginning of the year	1,190,192	16	5	*Claims under Policies	74,563	4	5	
Premiums	153,167	17	4	Surrenders	20,750	8	-	
Consideration for Annuities granted	4,950	-	-	Annuities	1,596	11	4	
Interest and Dividends	58,078	19	6	Commission	12,399	9	1	
				Expenses of Management	25,600	15	-	
				Bonuses to Members	3,177	14	3	
				Medical Officers' Fees and Expenses	2,291	5	2	
				Taxes and Licence Fees	1,416	7	5	
				Establishment of New Branch	794	8	10	
				Association's Properties and Securities written down	6,195	14	1	
				Amount of Funds at the end of the year, as per Second Schedule	1,257,603	15	8	
	1,406,389	13	3		£.	1,406,389	13	3

* No Reassurances.

BALANCE SHEET

Of the Mutual Life Association of Australasia, on the 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund - - }	1,257,603	15	8	Mortgages on Property out of the United Kingdom	645,914	-	-
Annuity Fund - - }				Loans on the Association's Policies	135,467	-	-
Total Funds as per First Schedule	1,257,603	15	8	Investments:			
Claims admitted but not paid	9,615	3	-	British Government Securities	20,205	-	-
Medical Fees	287	5	2	Indian and Colonial Government Securities	31,000	-	-
Auditors' Fees	37	10	-	Railway and other Debentures and Debenture Stock	81,685	-	-
	324	15	2	House Property	319,043	-	-
				Outstanding Interest	9,623	11	5
				Cash:			
				On Deposit	12,142	4	11
				In hand and on Current Account	12,188	17	6
					24,331	2	5
				Rent Paid in Advance	275	-	-
£.	1,267,543	13	10	£.	1,267,543	13	10

Sam. Dickinson, Chairman.
F. T. Humphery, } Directors.
Russ. Barton, }
J. C. Remington, General Manager.

BRITISH NATURAL-PREMIUM LIFE ASSOCIATION (LIMITED).

REVENUE ACCOUNT

Of the British Natural-Premium Life Association (Limited), for the Year ending
31st December 1898.

	£.	s.	d.		£.	s.	d.	
Amount of Funds at the beginning of the Year	117,338	10	2	Claims under Policies	22,074	6	4	
Premiums :—				Commissions	11,012	4	—	
Entrance Fees and Contributions for Expenses and Income from New Department	14,714	11	—	Expenses of Management :				
	£.	s.	d.	Salaries	7,842	8	6	
Life Assurance Premiums	30,197	11	9	Medical Fees	426	13	6	
Tontine Investment Premiums	3,346	7	1½	Rents, Stationery, Printing, Legal, Ad- vertising, Travelling, Revenue Stamps, Postages, &c.	19,513	18	5	
Interest on Investments of Premiums	1,936	1	10	Interest on Debentures and Guarantees	2,647	10	1	
	35,480	—	8		30,430	10	6	
Industrial Premiums Proportion	2,658	12	1	Depreciation on Furniture, Fittings, &c.	142	9	4	
Transfer Fees, &c.	24	4	7	Reserve for Agents' Balances	2,000	—	—	
New Debentures Issued	2,511	4	—	Industrial Department—Balance December 31st, 1897	763	9	7	
Premiums on Shares issued to Policyholders	2,892	—	—	Amount of Funds at the end of the Year	170,550	6	—	
Share Capital	32,507	15	—		£.	236,973	5	9
Balance carried to Balance Sheet	28,846	8	3					
£.	236,973	5	9					

LIFE ASSURANCE AND CONTINGENCY FUND AND TONTINE INVESTMENT FUND,
Invested in the Names of and to the Account of the Trustees.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	69,855	3	6	Claims Paid	22,074	6	4
Life Assurance Premiums	30,197	11	9	Investments :			
Tontine Investment Premiums	3,346	7	1	Bank of Ireland Stock	1,012	3	3
Interest on Investments	1,936	1	10	Liverpool Corporation Stock	1,568	16	—
Industrial Life Fund :				India Stock	3,672	11	6
Proportion of Premiums received during year	2,658	12	1	Manchester Corporation Stock	3,795	4	—
				Nottingham Corporation Stock	1,509	8	6
				Leeds Corporation Stock	2,423	17	—
				Cardiff Corporation Stock	6,342	12	—
				Birmingham Corporation Stock	2,000	—	—
				East Indian Railway B Annuity	2,474	17	—
				Leicester Corporation Stock	5,478	17	—
				Richmond Corporation Stock	3,101	6	—
				St. Helen's Corporation Stock	3,147	12	—
				Newport Corporation Stock	2,135	1	—
				Newcastle Corporation Stock	1,022	11	—
				Sheffield Corporation Stock	3,778	14	—
				Stockton Corporation Stock	1,061	5	—
				Italian Rentes 5 per Cent.	1,566	8	7
				South Shields Corporation Stock	2,646	18	6
				Metropolitan Consolidated Stock	2,868	17	—
				W. Bromwich Corporation Stock	3,797	17	—
				Wigan Corporation Stock	5,966	19	—
				Middlesboro' Corporation Stock	2,675	2	1
				Wolverhampton Corporation Stock	1,883	16	—
				Middlesex Corporation Stock	443	1	—
				Portsmouth Corporation Stock	1,645	2	—
				Bradford Corporation Stock	1,240	1	—
				Plymouth Corporation Stock	3,935	2	—
				Accrued Interest	767	76	6
				Loan on Policy	15	—	—
				Industrial Department—Balance December 31st, 1897	763	9	7
				Cash at Bankers and in hand	11,239	4	5
£.	107,993	16	3	£.	107,993	16	3

BRITISH NATURAL-PREMIUM LIFE ASSOCIATION (LIMITED)—*continued.*

BALANCE SHEET

Of the British Natural-Premium Life Association (Limited), at the 31st December 1898.

	£. s. d.	£. s. d.		£. s. d.
Share Capital, Authorised Issue - 100,000 - -			Investment in Bank of Ireland Stock - - - -	1,222 7 2
Allocated - - - - - 54,068 - -			" Liverpool Corporation Stock - - - -	1,568 18 -
Issued at 1l. each - - - - - 50,883 - -			" India Stock - - - - -	187 1 6
Paid up on same - - - - -		32,757 15 -	" Manchester Corporation Stock - - - -	378 1 -
Debentures, Authorised Issue - 100,000 - -			" Nottingham Corporation Stock - - - -	1,568 18 -
	£. s. d.		" Leeds Corporation Stock - - - - -	2,632 11 -
Fully Paid - - - - - 35,666 13 4			" Cardiff Corporation Stock - - - - -	6,382 12 -
Scrap - - - - - 25,633 6 8			" Birmingham Corporation Stock - - - -	2,000 - -
Less Amount uncalled - - - 13,205 9 4			" East Indian Railway B Annuity - - - -	2,674 11 -
	12,427 17 4		" Leicester Corporation Stock - - - - -	5,473 11 -
		48,094 10 8	" Richmond Corporation Stock - - - - -	3,108 6 -
Amount Outstanding on Guarantees - - - - -		1,650 - -	" St. Helen's Corporation Stock - - - - -	3,117 12 -
Life Assurance Fund - - - - -		70,921 7 2	" Newport Corporation Stock - - - - -	2,115 1 -
Tontine Investment Fund - - - - -		14,071 3 7	" Newcastle Corporation Stock - - - - -	1,022 1 -
Industrial Fund - - - - -		163 9 7	" Sheffield Corporation Stock - - - - -	2,770 11 -
Premiums on Shares issued to Policyholders - - - - -		2,892 - -	" Stockton Corporation Stock - - - - -	1,061 7 -
Total Funds as per Revenue Account - - - - -		170,550 6 -	" Italian Rentes 5 per Cent. - - - - -	1,568 7 7
	£. s. d.		" South Shields Corporation Stock - - - -	2,666 18 1
Loans - - - - - 22,952 17 8			" Metropolitan Consolidated Stock - - - -	2,281 7 -
Sundry Creditors - - - - - 4,439 9 -			" West Bromwich Corporation Stock - - - -	3,737 11 -
Commissions - - - - - 603 3 1			" Wigan Corporation Stock - - - - -	5,900 13 -
Premiums paid in Advance - - - - - 6,249 13 6			" Middlesboro' Corporation Stock - - - -	2,675 1 1
		34,245 3 3	" Wolverhampton Corporation Stock - - - -	1,832 18 -
Amount due to Directors for Fees as per Suspense Account - - - - -		8,908 - 10	" Middlesex Corporation Stock - - - - -	442 1 -
			" Portsmouth Corporation Stock - - - - -	1,945 1 -
			" Bradford Corporation Stock - - - - -	1,230 1 -
			" Plymouth Corporation Stock - - - - -	3,035 1 -
			Loan on Policy - - - - -	15 - -
			Agents' Balances, &c. - - - - -	9,005 7 -
			Office Furniture and Fixtures - - - - -	1,282 11 -
			Stamps in hand - - - - -	214 11 8
			Stationery, &c. - - - - -	400 - -
			Interest accrued - - - - -	75 15 6
			Cash at Bankers and in hand - - - - -	15,947 12 6
			Amount of Guarantee Expenses Fund expended from commencement of the Association, principally replaced by Debentures, i.e., being outlay in connection with the establishment and foundation of the business - - - -	31,233 4 3
			Amount due to Directors for Fees as per contra to be written off to Revenue Account as per Article 121 - - - -	8,908 - 10
			Balance of Revenue Account, 1897 - - - -	£. s. d. 43,259 3 2
			Ditto - - ditto - 1898 - - - -	28,846 8 3
				72,105 11 5
				£. 213,703 10 1

A. & B. Terrell, Chairman.
E. B. Sagar-Musgrave-Brooksbank, } Directors
H. K. Newton,
W. H. Hayward, General Manager and Secretary.

We beg to report that we have attended at the Offices of the Association, and that we have audited the foregoing Accounts for the year ending 31st December 1898.

We have examined the Books and Vouchers of the Company, and certify the correctness of the Balance Sheet and Revenue Account, and have also verified the Bank Balances and Investments of the "Life Assurance and Tontine Investment Funds," which are invested in the names of the Trustees as authorised by the Articles of Association. The Industrial Department Premiums have been apportioned to the Trustees and Expenses Funds by a resolution of the Board of Directors.

89, Gresham-street, London, E.C.,
9th October 1899.

Clough, Armstrong & Ford,
Chartered Accountants, } Auditors.

NEW ERA ASSURANCE CORPORATION (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the New Era Assurance Corporation, Limited, from date of Incorporation, 2nd November 1897, to 31st December 1898.

	£.	s.	d.		£.	s.	d.
Shareholders' Capital - - - -	38,116	11	5	Claims paid - - - - -	1,540	4	10
Premiums - - - - -	7,252	-	8	Commissions - - - - -	1,063	4	3
Interest and Dividends, less Tax - -	527	16	8	Management Expenses, including Head Office Salaries, Travelling Expenses, Directors' Fees, Rent, &c. - - -	4,913	13	5
Transfer and other Fees - - - -	3	2	-	Amount of Funds at the end of the year, as per Second Schedule - - -	38,396	1	4
Fidelity Guarantee Fund—Balance -	13	13	1				
£.	45,913	3	10	£.	45,913	3	10

BALANCE SHEET

Of the New Era Assurance Corporation, Limited, as at 31st December 1898.

LIABILITIES.		£.	s.	d.	ASSETS.		£.	s.	d.
Shareholders' Capital in Shares of 1l. each (nominal) - - - -	£. 250,000				INVESTMENTS:	£.			
Subscribed and Issued - - - -	39,187	-	-		British Government Securities -	5,000			
Less unpaid - - - - -	1,070	8	7		Indian and Colonial Government Securities - - -	5,000			
	38,116	11	5		Railway Preference Shares -	5,000			
Assurance Fund - - - - -	279	9	11		Bank of England Stock - - -	5,000	20,000	-	-
Total Funds per First Schedule - -	38,396	1	4		<i>Note.—The above Securities are lodged in the Court of Chancery in compliance with the Life Assurance Companies Act, 1870.</i>				
Claims admitted but not paid - - -	250	-	-		Office Furniture at Head Office and Branches - - - - -		633	11	2
Sundry Credit Balances - - - - -	1,326	1	-		Agents' Balances - - - - -		1,921	15	7
					Outstanding Interest - - - - -		153	14	6
					Preliminary Expenses in connection with formation and registration of Company, &c. - - - - -		4,038	16	9
					Establishment and Extension Expenses—including Superintendents' and Agents' Salaries, Advertising, Printing and Stationery - - - - -		9,591	9	4
					Policy Stamps on hand - - - - -		47	6	10
					Cash—At Bank on Current Account - - - - -	£. s. d. 3,565 6 10			
					In hand - - - - -	20 1 4	3,585	8	2
£.	39,972	2	4		£.		39,972	2	4

H. Seton-Karr, Chairman.
H. W. Maynard, Deputy Chairman.
Geo. F. Fulcher, Director.

We have examined the Cash transactions of the Corporation from 2nd November 1897 (date of Incorporation) to 31st December 1898, and have to report that we have found the same in order and properly vouched. The Investments representing the Deposit of 20,000l. with the Court of Chancery, required by the Life Assurance Companies Act, 1870, are entered in the Balance Sheet at their cost price, and we have satisfied ourselves that the Securities therefor were in the custody of the Court at 31st December 1898.

College Hill Chambers, E.C.
22nd March 1899.

Carnaby Harrower, Barham & Co.,
Chartered Accountants, Auditors.

BRITISH LEGAL LIFE ASSURANCE AND LOAN COMPANY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the British Legal Life Assurance and Loan Company (Limited), for the year ending
30th June 1899.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	182,069	19	4	Claims under Policies (no Re-Assurances) -	53,822	9	10½
Premiums (no Re-Assurances)	110,755	5	8	Commission	24,787	16	4½
Interest	6,121	6	5	Expenses of Management :			
Assignment Notice Fees	9	12	0	Salaries	5,721	6	8
				Miscellaneous, including Medical Fees, Printing, Travelling Expenses, Auditors' Fees, Directors' Remuneration, Postages, Rents, and Taxes	4,765	7	1
				Policy Stamps	1,352	19	3
				Extension Expenses : Amount paid for the introduction of New Business	20,291	4	8½
							32,130 17 8½
				Income Tax	236	14	5
				Dividends to Shareholders	328	17	-
				Amount of Funds at the end of the Year, as per Second Schedule	188,249	8	9½
£.	299,556	4	2	£.	299,556	4	2

BALANCE SHEET

Of the British Legal Life Assurance and Loan Company (Limited), as at 30th June 1899.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
				Investments :			
Shareholders' Capital paid up, at 30th June 1899	3,288	10	-	I. Loans to Corporate Trusts :			
Assurance Fund	183,140	11	10½	Greenock Harbour	6,575	-	-
				Dumfries School Board	3,240	-	-
				Belfast Water Commissioners	3,000	-	-
				Clyde Navigation	2,895	16	6
				Crosshill Commissioners	2,000	-	-
				Toronto Stock	2,000	-	-
				Loanhead Commissioners	1,866	13	4
				Penarth Urban District Council	1,896	-	-
				Kirkintilloch Gas Commissioners	2,400	-	-
				Kirkintilloch Road Commissioners	225	-	-
				Kirkintilloch Annuity by Commissioners	1,021	13	2
				Oban Town Council	1,341	8	6
				Port-Glasgow Harbour	1,600	-	-
				Perth School Board	1,213	6	8
				Northampton Board of Guardians	1,128	-	-
				Haddington County Council	1,149	15	11
				Lochbroom Heritors	800	-	-
				Dalkeith Commissioners	675	-	-
				Shettleston Heritors	550	-	-
				Neath Corporation Stock	511	-	-
				Selkirk Burgh	468	14	7

BRITISH LEGAL LIFE ASSURANCE AND LOAN COMPANY (LIMITED)—*continued.*BALANCE SHEET—*continued.*

	£. s. d.	£. s. d.		£. s. d.
Suspense Account	1,820 6 11		I. Loans to Corporate Trusts— <i>continued.</i>	
Total Funds as per First Schedule		188,249 8 9½	Pollokshaws Local Authority	360 - -
Shareholders' Dividends, &c., unpaid		70 17	Rosskeen Parish Council	466 13 4
			Cullen Commissioners	392 - -
			Renfrew School Board	586 13 4
			Symington School Board	304 5 10
			Stornoway	266 - -
			Kiltarlity	240 - -
			Renfrew County Council	348 8 7
			Lochgelly School Board	186 13 4
			Cullen Commissioners	87 - -
			II. Bonds on Property:	
			Black-street, Glasgow	9,700 - -
			Gorbals Cross, Glasgow	7,200 - -
			Dumdee	7,250 - -
			Church-street, Partick	3,800 - -
			Glebe-street, Glasgow	3,150 - -
			St. James-road, Glasgow	3,000 - -
			Blythswood-square, Glasgow	5,042 2 -
			Alexandra-parade, Glasgow	3,000 - -
			M'Kerrell-street, Paisley	2,800 - -
			Shettleston	6,150 - -
			Brough-street, Newcastle	2,700 - -
			Butterbiggins-road, Glasgow	2,300 - -
			Garscube-road, Glasgow	2,200 - -
			Carntyne	2,200 - -
			Francis-street, Shettleston	2,100 - -
			Flemington-street, Springburn	2,100 - -
			Church-buildings, Partick	2,000 - -
			Charlotte-street, Glasgow	2,000 - -
			Thistle-street, Glasgow	2,000 - -
			Albert-street, Glasgow	1,900 - -
			St. Vincent-street, Glasgow	1,800 - -
			Easterton, Helensburgh	1,300 - -
			Kelvin-drive and Tillie-street, Glasgow	1,800 - -
			Sandyhills, Shettleston	1,800 - -
			Menteith-street, Bridgeton	1,700 - -
			Rosebery-street	1,600 - -
			Hawkhead, Paisley	1,500 - -
			Bannatyne-avenue, Dennistoun	1,400 - -
			Alexandra-parade	1,400 - -
			Menzies-road, Torry, Aberdeen	1,400 - -
			Saracen-street	1,400 - -
			Partickhill-road	1,400 - -
			Balgray-road	1,300 - -
			Dumbarton-road	1,200 - -
			Leith-walk, Edinburgh	1,170 - -
			Finlay-drive, Dennistoun	1,100 - -
			Houston-street, Glasgow	1,000 - -
			Newlands-road, Langside	1,000 - -
			Villiers-street, Glasgow	1,000 - -
			Rutherglen-road, Glasgow	1,000 - -
			Edinburgh and Glasgow-road	1,000 - -
			Viewfield, Carlisle	1,000 - -
			Netherbank, Busby	1,000 - -
			Hyndland-street, Partick	950 - -
			Aylmer-road, Langside	950 - -
			Wellington-street, Glasgow	800 - -
			Middlebank, Langside	800 - -
			Woodside, Aberdeen	800 - -
			Grantley-street, Shawlands	800 - -
			Mild Stocket-road, Aberdeen	800 - -
			Auchinraith-road, Blantyre	800 - -
			Maxwell-drive	750 - -
			Primrose-villa	700 - -
			Gartocher-road	700 - -
			Rutherglen-road	700 - -
			Newlands	700 - -
			Franklin-terrace, Glasgow	600 - -
			Dalrymple-street, Greenock	600 - -
			Broomhall-road	500 - -
			Hawkhead-road	500 - -
			Villa, Albert-road	490 - -
			Raid-street, Bridgeton, Glasgow	400 - -
			Strathaven	350 - -
			Manse-street, Saltcoats	350 - -
			Bog-road, Penicuik	300 - -
			Cornwallis-place, Edinburgh	200 - -
			Cliff Cottage, Jarrow	200 - -
			III. Ground Annuals:	
			M'Neil-street and South York-street, Glasgow	3,636 5 6
			Craigton-road, Govan	2,454 14 9
			Methven-street, Perth	2,000 - -
			Candleriggs, Glasgow	1,750 - -
			Queensferry-road, Edinburgh	1,700 8 -
			Dalrymple-street, Greenock	911 17 10
			Charles-street, St. Rollox, Glasgow	900 - -
			Loch-street and St. Andrew-street, Aberdeen	300 4 11
			York-terrace, Shettleston	412 19 4
			IV. Fen Duty:	
			Lawnmarket, Edinburgh	2,000 - -
			Balance in Current Account with Royal Bank	173,861 15 5
			Balance in Current Account with Clydesdale Bank	230 19 1
			Balance on Deposit Receipt with Royal Bank	241 1 11
			Office Furniture	900 - -
			Premiums Outstanding	669 3 5
			Interest Outstanding	10,183 15 2
			Balance of Cash in hands of Manager, in Agents' hands, and Cash Balances in course of transit, since received	819 16 -
				1,413 15 9½
				188,320 5 9½
				188,320 5 9½

John Cairns, Chairman.
Henry A. Fisher, } Directors.
James Angus, }
J. Steel Fisher, Manager.

LE PHÉNIX, OF PARIS, LIFE ASSURANCE COMPANY.

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES of the Company under Life Policies and Annuities, made by its Actuary.

I.

The Valuation is made up to the 31st December 1897.

II.

(a.) Principles of the Valuation :

Under the Articles 9 and 45 of the Bye-Laws of the Company and the Article 12 of the general conditions of its policies, the Board of Directors is itself alone entitled to determine the basis of the mode of calculation which serves to establish the amount of profits realised, the duration of the period of each inventory, the date of distribution of the said profits and the amount of expenses of all nature referring to each different account of assurance. These accounts have, however, to be approved by the Shareholders at the General Meeting held for this purpose.

In fact, these accounts are made up according to the following system : Are carried on to the credit of each account the existing reserve at the beginning of the period, the premiums and extra-premiums received and the interest, calculated at 4 per cent. for the assurances realised at the ancient tariff up to the 10th January 1894, and at $3\frac{1}{2}$ per cent. from that date ; to the debit of the same the premiums and extra-premiums paid for re-assurance, the sums paid for claims on account of death and endowments matured, the surrenders, the annuities, the reserve at the end of the exercise and a quantum of the general expenses, always lower than the real expenses made for the management of each account, often reduced to one shilling.

(b.) Principles of distribution of profits :

The surplus of the credit of all accounts of assurance determines the profits, which divided by two equal portions between the holders of participating policies and the general account of profit and loss of the company ; but on several occasions and namely for the exercises 1895, 1896 and 1897, the part of the policy-holders has been over 50 per cent. by the relinquishment of the shareholders of a fraction of their own profits.

In conformity of the aforesaid article 12 of the general conditions of the policy, the total profits realised upon each account of assurance is divided between the whole participating policies in proportion of the amount of the yearly premiums paid, with no addition of interest, the last premium being calculated according to the number of full months lapsed since its due time until the last day of the inventory. For the single premium policies and the short period assurances, the distribution is also made on the corresponding annual premiums and for the reduced paid-up policies the profits are calculated upon the basis of the yearly premiums corresponding to the reduced capital assured.

By exception of the above system, the policies granted for "assurance complète" receive a repartition of profits in proportion to the yearly premium paid in the previous year and not on the amount of all premiums paid. Then, the portion attributed to these policy-holders is deducted from the next premium being to pay after the 30th day of June following each inventory, according to the Article 17 of the general conditions of this category of policy.

For the policy-holders with bonus, they are entitled to receive their profits on the following plan :—1st by an immediate cash ; 2nd by an immediate accumulation of their capital assured ; 3rd by an immediate reduction of their future premiums. However, if the assured has not decided the mode preferred by him within four months from the date of the approbation of the inventory made by the general meeting, he is then considered as having adopted an immediate cash profit.

III.

The Tables of Mortality used in the valuation were :

For the ancient tariffs, till the 10th January 1894.

1st For the assurances in case of death—The Duvillard's Tables.

2nd For the annuities—The Duparcieux' Tables, modified in 1860 by the experience of the three following French companies : "Cie d'Assurances Générales," "L' Union" and the "Nationale."

For the new tariffs, since the 10th January 1894.

3rd For the assurances in case of death—The "Assurés Français," Tables A.F., established with the experience of the four following French companies : "Cie d'Assurances Générales," "L' Union," the "Nationale" and the "Phénix."

4th For the annuities—The annuitant's tables of the "Rentiers Français," R.F., established with the experience of the same four French companies as above.

LE PHÉNIX, OF PARIS, LIFE ASSURANCE COMPANY—*continued.*

IV.

The rate of interest adopted by the Company "Le Phénix" for the calculation of its "Reserve Funds" is the same as for the establishment of its tariffs, viz. : 4 per cent. for the assurances granted according to the ancient tariffs and 3½ per cent. for the same, under the new tariffs.

V.

A certain percentage is yearly taken off from the balance of the general account of profit and loss for the constitution of special reserve accounts, which are amounting on the 31st December 1897, as follows :

	£.
To a Contingency Reserve - - - - -	48,000
To a Real State Reserve (Freehold Properties) - - - - -	28,000
To a Statutory Reserve - - - - -	128,000
To a Reserve for Risk of War - - - - -	80,000
	<u>£. 284,000</u>

VI.

CONSOLIDATED REVENUE ACCOUNT of the Company "Le Phénix," for the Three Years
commencing on the 1st January 1895 and ending 31st December 1897.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 1st January, 1895 -	9,263,726	16	4	Claims paid, Re-Assurances deducted -	825,872	18	5
Premiums received (Re-Assurances deducted) - - - - -	2,372,600	7	2	Endowments paid, matured - - - - -	1,090,661	-	3
Sums received as consideration for Annuities - - - - -	1,255,283	1	11	Surrenders of Policies - - - - -	283,741	12	11
Interest received from investments - -	1,180,268	14	7	Paid to Annuitants - - - - -	748,199	18	9
				Commissions - - - - -	165,506	6	8
				Expenses of Management - - - - -	146,646	5	-
				Dividends paid to Shareholders - - - - -	105,600	-	-
				Profits paid to Policy-holders - - - - -	189,612	-	10
				Direction fees and Employee Reserve -	18,549	6	2
				Amount of Funds on 31st December 1897 - - - - -	10,497,489	11	-
	<u>£.</u>	<u>14,071,879</u>	<u>- -</u>		<u>£.</u>	<u>14,071,879</u>	<u>- -</u>

LE PHÉNIX, OF PARIS, LIFE ASSURANCE COMPANY—*continued.*

VII.

VALUATION SUMMARY of the Policies of the Company "Le Phénix" up to the 31st December 1897.

(a.) ANCIENT TARIFFS.—Transactions realised, Re-Assurances included.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF POLICIES FOR VALUATION.			VALUATION.—4 per Cent. from the Duvillard's Tables, 1860.					
	Number of Policies.	Sums Assured with Profits Accumulated.	Yearly Tariff Premiums.	Sums Assured with Profits Accumulated.	Yearly Tariff Premiums.	Net Reserve Liabilities.			
I. ASSURANCES WITH PROFITS :									
		£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.			
Whole Life Assurances	9,322	4,335,845 9 5	126,655 17 11	2,648,870 13 4	1,200,384 17 1	1,448,485 16 4			
Mixte Endowment Assurances*	11,624	4,873,228 5 -	208,424 6 8	3,921,334 3 8	1,178,634 6 9	2,742,701 17 -			
Fixed Term Endowment Assurances	4,306	2,080,275 - -	77,051 12 -	1,625,288 11 7	413,223 5 1	1,212,065 6 5			
TOTAL . . .	25,254	11,289,348 14 5	412,131 16 7	8,195,493 8 7	2,792,240 8 11	5,403,252 19 9			
II. ASSURANCES WITHOUT PROFITS.									
Whole Life Assurances	3,509	1,987,535 13 11	61,367 3 -	1,015,677 - -	628,481 4 -	387,197 16 -			
Survivorship Assurances	7	5,075 8 6	44 11 9	742 5 7	237 9 7	504 16 -			
Short Periods Assurances	14	6,967 - 3	153 5 9	416 5 7	262 16 10	153 8 10			
Contre-Assurances†	184	55,373 9 8	85 7 5	3,686 3 3	523 - 10	3,163 2 5			
Mixte Endowment Assurances	3,304	1,633,906 12 4	72,799 2 10	1,078,615 15 2	574,080 - -	504,545 15 2			
Mixte Endowment Assurances, Double Capital Assurances	336	200,478 10 7	10,704 12 5	203,542 16 -	68,512 14 5	135,030 1 7			
Fixed Term Endowment Assurances	1,979	1,136,390 3 8	44,885 11 9	705,425 7 2	338,407 1 7	367,008 5 7			
Fixed Term Endowment Assurances, Double Capital Assurances	67	46,294 8 10	2,246 - 4	41,384 10 5	16,266 11 2	25,117 19 3			
Endowment Assurances combined	364	217,533 8 -	10,509 12 6	153,042 8 -	102,954 14 5	50,087 13 7			
Deferred Assurances without return	546	244,354 14 2	4,374 4 -	159,676 2 5	27,001 12 10	132,674 9 7			
TOTAL . . .	10,310	5,533,909 9 11	207,169 11 9	3,362,208 13 7	1,756,727 5 8	1,605,483 8 -			
TOTAL Assurances I. and II.	35,564	16,823,258 4 4	619,301 8 4	11,557,704 2 2	4,548,967 14 6	7,008,736 7 8			
Less Re-Assurances	—	1,158,291 12 11	41,536 11 5	711,265 6 2	310,969 4 1	400,296 2 1			
Net Amount of Assurances	35,564	15,664,966 11 5	577,764 16 11	10,846,438 16 -	4,237,998 10 5	6,608,440 5 7			
Less Fractions of Premiums not due	—	—	—	—	—	98,185 17 9			
NET TOTAL . . .	35,564	15,664,966 11 5	577,764 16 11	10,846,438 16 -	4,237,998 10 5	6,510,254 7 10			
ANNUITIES.									
Immediate	5,703	173,145 19 7	—	1,741,524 11 2	—	1,741,524 11 2			
Survivorships	111	4,922 6 8	1,320 16 1	15,580 19 2	8,938 14 5	6,642 4 10			
Deferred	322	8,727 19 7	3,074 13 8	80,458 - 10	14,616 4 10	65,841 16 -			
TOTAL Annuities	6,136	186,796 5 10	4,395 9 9	1,837,563 11 2	23,554 19 3	1,814,008 12 -			
Less Re-Assurances	—	1,327 15 7	484 10 6	5,228 12 -	3,854 - 10	1,374 11 2			
Net Amount of Annuities	6,136	185,468 10 3	3,910 19 3	1,832,334 19 2	19,700 18 5	1,812,634 - 10			
Less Fractions of Premiums not due	—	—	—	—	—	943 - 8			
NET TOTAL . . .	6,136	185,468 10 3	3,910 19 3	1,832,334 19 2	19,700 18 5	1,811,691 - 2			
TOTAL of the Results	41,700	—	581,675 16 2	—	—	8,321,945 8			

* All Assurances called "Mixte" and "Fixed Term" are Endowment Assurances.

† Special Assurance for the return of the Premiums paid in a Deferred Assurance in case of death of the Assured.

LE PHÉNIX, OF PARIS, LIFE ASSURANCE COMPANY—*continued.*VII.—*continued.*

(b.) NEW TARIFFS.—Transactions realised, Re-Assurances included.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF POLICIES FOR VALUATION.			VALUATION at 3½ PER CENT. FROM THE FRENCH TABLES A. F. and R. F.		
	Number of Policies.	Sums Assured with Profits Accumulated.	Yearly Tariff Premiums.	Sums Assured with Profits Accumulated.	Yearly Tariff Premiums.	Net Reserves Liabilities.
I. ASSURANCES WITH PROFITS.		£. s. d.	£. s. d.	(1)	(1)	£. s. d.
Whole Life Assurances - -	232	92,589 15 3	2,753 7 2	—	—	4,172 15 2
*Mixte Endowment Assurances -	406	206,940 13 5	8,238 2 5	—	—	15,326 14 5
Fixed Term Endowment As- surances - - - -	57	27,157 - 10	1,101 16 10	—	—	2,376 5 7
Complete Assurances - - -	395	194,868 - -	6,821 15 2	—	—	3,792 - 10
TOTAL - - -	1,090	521,555 9 6	18,915 1 7	—	—	25,667 16 -
II. ASSURANCES WITHOUT PROFITS.						
Whole Life Assurances - -	1,730	1,079,963 19 10	35,595 6 5	—	—	40,578 9 7
Survivorship Assurances - -	8	3,220 - -	38 4 10	—	—	255 4 -
Short Periods Assurances - -	73	53,530 - -	939 12 -	—	—	898 11 2
*Mixte Endowment Assurances -	3,288	1,606,772 15 2	69,660 10 5	—	—	96,087 16 -
Mixte Double Capital Assurances	18	6,880 - -	377 4 10	—	—	809 5 7
Fixed Term Endowment As- surances - - - -	458	231,028 3 10	10,069 - -	—	—	22,188 1 7
Fixed Term Double Capital As- surances - - - -	1	400 - -	23 8 9	—	—	21 17 7
Combined Endowment Assurances	909	414,467 - 11	21,077 1 7	—	—	31,289 8 10
Deferred Assurances with return	1,001	418,114 10 3	14,713 12 9	—	—	42,180 10 5
Deferred Assurances without re- turn - - - -	57	20,021 10 8	639 - -	—	—	3,321 18 5
TOTAL - - -	7,543	3,834,398 - 8	153,133 1 7	—	—	237,631 3 2
TOTAL Assurances, I. and II.	8,633	4,355,953 10 2	172,048 3 2	—	—	263,298 19 3
Less Re-Assurances - -	—	366,707 13 4	12,919 4 -	—	—	22,328 - 10
Net Amount of Assurances -	8,633	3,989,245 16 10	159,128 19 2	—	—	240,970 18 5
Correction relative to the date of Premiums - - - -	—	—	—	—	—	86,699 4 10
Special Reserve of Participation	—	—	—	—	—	2,425 14 5
TOTAL - - -	—	—	—	—	—	330,095 17 8
Less Fractions of Premiums } not due - - - -	—	—	—	—	—	28,291 16 -
NET TOTAL - - -	8,633	3,989,245 16 10	159,128 19 2	—	—	301,804 1 8
ANNUITIES.						
Immediate - - - -	4,812	124,152 15 5	—	—	—	1,438,640 13 7
Survivorships - - - -	30	1,057 4 -	353 - -	—	—	886 16 -
Deferred Annuity with return -	7	278 16 -	66 11 2	—	—	720 14 5
Deferred Annuity without return	306	6,839 17 10	8,642 10 5	—	—	43,027 10 5
TOTAL Annuities - - -	5,155	132,328 13 3	9,062 1 7	—	—	1,483,275 14 5
Less Re-Assurances - -	—	274 - -	71 12 9	—	—	754 16 10
Net Amount of Annuities	5,155	132,054 13 3	8,990 8 10	—	—	1,482,520 17 7
Correction relative to the date of Premiums - - - -	—	—	—	—	—	7,144 8 -
TOTAL - - -	—	—	—	—	—	1,489,665 5 7
Less Fractions of Premiums } not due - - - -	—	—	—	—	—	3,172 15 2
NET TOTAL - - -	5,155	132,054 13 3	8,990 8 10	—	—	1,486,492 10 5
TOTAL of the Results - -	13,788	—	168,119 8 -	—	—	1,788,296 12 -

(1) The Valuation of the sums assured and premiums cannot be obtained with the New Tariffs, the most part of the Reserves being calculated directly by the rate of the said Reserves.

* All Assurances called "Mixte" and "Fixed Term," are Endowment Assurances.

LE PHÉNIX, OF PARIS, LIFE ASSURANCE COMPANY—*continued.*VII.—*continued.*

VALUATION BALANCE SHEET of the Company "Le Phénix," up to the 31st December 1897.

Net Liabilities under the Assurance and Annuity Transactions, as per the Valuation Summary, viz. :—	£.	s.	d.	Life Assurance and Annuity Funds, as per— The Consolidated Revenue Account, up to the 31st December 1897 (c)	£.	s.	d.
Ancient Tariffs—Net Reserves (a)	8,321,945	8	—	Less,—the paid-up capital	10,497,489	11	—
New Tariffs—Net Reserves (b)	1,788,296	12	—		32,000	—	—
Surplus	10,110,242	—	—				
	355,247	11	—				
£.	10,465,489	11	—	£.	10,465,489	11	—

VIII.

In conformity of the Article 13 of the general conditions of the Policy, the distribution of Bonus is limited to the participating Policies having been in force during the whole yearly period, are excepted, the cancelled and paid-up Policies since the date of the last unpaid Premium; also the claimed Policies on account of death from the date of the deceased assured.

IX.

(1.) The total Bonus realised by the Company during the year of 1897 is amounting to 121,264*l.* 3*s.* 9*d.* This Bonus proceeds collectively from the participating and non-participating Policies.

(2.) The total amount allowed to the policy-holders in the profit of the Company for the yearly period of 1897 is 60,111*l.* 17*s.* 11*d.* This sum has been allotted to 26,344 Policies, according to their value, and representing a total capital assured of 11,810,904*l.* 4*s.*

SPECIMEN of One Year's Profits allotted to the Policies in force on the 31st December 1897.

Age of Entry.	Number of Years in Force.	WHOLE LIFE ASSURANCES.			MIXTE ASSURANCES, 20 YEARS.			FIXED TERM ASSURANCES, 20 YEARS.		
		Cash Profits.	Profits Accumulated.	Profits in Reduction of Premium.	Cash Profits.	Profits Accumulated.	Profits in Reduction of Premium.	Cash Profits.	Profits Accumulated.	Profits in Reduction of Premium.
20	5	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
	10	1 14 -	5 - -	2 - -	7 2 -	11 - -	14 - -	5 - -	8 - -	10 - -
	15	3 8 -	9 - -	4 - -	14 3 -	18 - -	1 16 -	10 - -	13 - -	1 8 -
	20	5 8 -	12 - -	8 - -	21 5 -	25 - -	4 12 -	15 - -	17 - -	3 8 -
	25	6 17 -	15 - -	10 - -	28 8 -	—	—	20 - -	—	—
30	5	2 4 -	5 10 -	4 - -	7 10 -	11 10 -	16 - -	5 3 -	8 10 -	12 - -
	10	4 7 -	9 10 -	6 - -	15 - -	19 - -	2 - -	10 6 -	14 - -	1 10 -
	15	6 11 -	13 - -	12 - -	22 9 -	26 - -	5 - -	15 9 -	18 - -	3 12 -
	20	8 14 -	16 - -	16 - -	30 - -	—	—	20 12 -	—	—
	25	10 18 -	17 - -	1 - -	—	—	—	—	—	—
40	5	2 17 -	6 - -	6 - -	8 2 -	12 - -	18 - -	5 7 -	9 - -	13 - -
	10	5 15 -	11 - -	10 - -	16 4 -	21 - -	2 4 -	10 15 -	15 - -	1 12 -
	15	8 12 -	14 - -	16 - -	24 5 -	28 - -	5 12 -	16 2 -	19 - -	3 16 -
	20	11 10 -	16 - -	1 4 -	32 7 -	—	—	21 9 -	—	—
	25	14 7 -	18 - -	1 12 -	—	—	—	—	—	—
50	5	4 2 -	7 - -	8 - -	9 10 -	13 - -	1 - -	5 17 -	10 - -	14 - -
	10	8 3 -	11 - -	16 - -	19 - -	23 - -	2 16 -	11 16 -	16 - -	1 14 -
	15	12 5 -	15 - -	1 8 -	28 10 -	33 - -	7 - -	17 12 -	20 - -	4 - -
	20	16 6 -	19 - -	2 8 -	38 - -	—	—	23 9 -	—	—
	25	20 8 -	22 - -	3 12 -	—	—	—	—	—	—

(Sixth Schedule.)

Statement respecting the LIFE ASSURANCE AND ANNUITIES of the Company "Le Phénix."

I.

TABLE of ANNUAL PREMIUMS for £100 for the Whole Term of Life, on Single Life, in use on the 31st December 1897.

Age.	With Profits.	Without Profits.	Age.	With Profits.	Without Profits.	Age.	With Profits.	Without Profits.	Age.	With Profits.	Without Profits.
17	£. s. d.	£. s. d.	28	£. s. d.	£. s. d.	39	£. s. d.	£. s. d.	50	£. s. d.	£. s. d.
18	2 - 2	1 15 7	29	2 10 7	2 5 7	40	3 9 5	3 2 5	51	5 3 2	4 12 10
19	2 1 -	1 16 2	30	2 12 -	2 6 10	41	3 11 10	3 4 7	52	5 7 5	4 16 7
20	2 1 10	1 16 10	31	2 13 5	2 8 -	42	3 14 2	3 6 10	53	5 11 10	5 - 7
21	2 2 5	1 17 7	32	2 14 10	2 9 2	43	3 16 7	3 9 -	54	5 16 7	5 5 -
22	2 3 2	1 19 -	33	2 16 2	2 10 7	44	3 19 5	3 11 5	55	6 1 7	5 9 5
23	2 4 2	1 19 10	34	2 17 10	2 12 -	45	4 2 2	3 14 -	56	6 7 -	5 14 2
24	2 5 -	2 - 7	35	2 19 7	2 13 7	46	4 5 2	3 16 10	57	6 12 7	5 19 8
25	2 6 -	2 1 5	36	3 1 5	2 15 2	47	4 8 5	3 19 7	58	6 18 7	6 4 10
26	2 7 -	2 2 5	37	3 3 2	2 16 10	48	4 11 10	4 2 7	59	7 5 -	6 10 7
27	2 8 2	2 3 5	38	3 5 2	2 18 7	49	4 15 5	4 5 10	60	7 12 -	6 16 10
	2 9 5	2 4 5		3 7 2	3 - 7		4 19 3	4 9 2		7 19 2	7 3 2

LE PHÉNIX, OF PARIS, LIFE ASSURANCE COMPANY—continued.

II.

TOTAL AMOUNT Assured on Lives for the Whole Term of Life, in existence on the 31st December 1897

A G E S.	ANCIENT TARIFFS.				NEW TARIFFS.			
	WITH PROFITS.		WITHOUT PROFITS.		WITH PROFITS.		WITHOUT PROFITS.	
	Sums Assured.	Sums Re-Assured.	Sums Assured.	Sums Re-Assured.	Sums Assured.	Sums Re-Assured.	Sums Assured.	Sums Re-Assured.
I. WHOLE LIFE.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
17 to 25	800 - -	- -	2,689 11 2	- -	225 11 8	- -	12,982 - -	- -
26	888 1 7	- -	2,027 6 5	- -	252 - -	- -	7,770 - -	80 - -
27	- -	- -	80 - -	- -	2,268 - -	- -	5,200 - -	- -
28	600 - -	- -	- -	- -	1,280 - -	- -	13,968 - -	- -
29	2,676 13 8	- -	5,180 5 8	200 - -	1,506 13 4	- -	8,280 - -	- -
30	662 14 5	- -	6,815 1 7	900 - -	1,404 15 2	- -	20,900 - -	2,000 - -
31	1,765 5 8	66 13 3	4,473 19 7	- -	1,564 - -	- -	17,500 - -	400 - -
32	19,570 2 10	11,200 - -	6,719 12 -	3 13 8	4,020 3 3	1,400 - -	28,534 4 10	1,500 - -
33	9,837 17 3	2,900 - -	9,979 15 2	496 6 2	7,590 7 2	1,440 - -	29,320 - -	3,120 - -
34	11,991 16 10	- -	14,062 15 8	228 17 -	1,000 - -	- -	40,318 1 6	8,014 8 -
35	12,494 16 -	- -	19,206 10 -	486 7 9	400 - -	- -	44,554 11 3	16,370 16 10
36	16,098 3 8	266 13 4	16,837 - 8	786 13 4	4,282 4 5	- -	39,420 1 7	9,440 - -
37	24,993 10 9	373 6 8	20,511 12 11	189 11 8	8,172 17 7	1,132 8 -	63,546 - 3	11,200 - -
38	37,180 6 5	- -	26,673 2 10	1,235 12 -	2,400 - -	- -	31,780 - -	1,780 - -
39	46,436 2 3	300 - -	40,915 2 10	7,426 13 4	3,440 - -	- -	36,844 - -	6,200 - -
40	52,918 7 3	402 14 2	41,598 9 10	1,906 4 -	4,480 - -	346 - -	49,913 9 7	16,104 1 7
41	65,876 - -	5,303 2 -	33,573 4 10	8,017 17 11	4,885 12 -	- -	37,297 16 10	6,000 - -
42	64,649 12 -	1,982 6 -	62,048 6 1	9,821 14 3	2,760 - -	- -	26,045 18 5	800 - -
43	65,718 9 8	2,887 16 8	47,201 - 8	1,003 6 5	2,630 - -	- -	24,250 - -	800 - -
44	102,283 12 6	7,784 14 4	70,017 4 11	10,238 18 6	1,304 - -	- -	27,174 - -	2,534 - -
45	107,739 9 8	3,485 11 2	60,132 19 11	12,875 7 1	2,400 3 2	- -	24,562 12 4	4,222 4 -
46	150,287 12 10	12,341 10 11	72,356 17 3	18,072 15 1	3,160 - -	1,200 - -	36,457 15 7	10,800 - -
47	119,995 10 6	11,414 19 5	124,211 1 2	48,107 10 1	720 11 2	- -	50,946 12 -	25,995 1 7
48	146,540 15 10	11,746 9 6	62,129 19 4	18,554 8 2	3,720 - -	- -	38,536 - -	3,600 - -
49	125,561 3 10	3,921 15 -	62,173 9 -	5,924 7 10	1,200 - -	- -	25,750 5 9	2,520 - -
50	156,105 9 3	9,546 18 3	76,859 6 11	9,189 9 4	60 - -	- -	36,487 14 5	14,800 - -
51	167,433 10 8	10,899 18 -	74,033 8 9	8,906 16 3	1,733 3 6	- -	21,686 13 8	2,900 - -
52	155,932 13 9	20,450 7 2	49,792 6 6	5,551 10 7	5,543 14 5	440 - -	20,650 - -	400 - -
53	164,302 19 3	8,215 6 7	53,107 19 1	4,308 5 5	480 - -	- -	10,080 - -	- -
54	181,625 12 -	13,632 14 10	62,092 9 9	13,012 14 7	1,100 - -	- -	30,346 - -	4,400 - -
55	168,858 1 8	8,327 5 5	65,973 9 9	9,161 19 9	304 6 6	- -	13,862 14 -	2,800 - -
56	155,708 - 8	13,667 13 10	52,152 18 8	11,145 15 8	80 - -	- -	13,040 - -	4,400 - -
57	142,685 14 -	8,488 8 5	66,794 8 5	7,500 5 -	600 - -	- -	10,516 - -	1,600 - -
58	160,830 18 8	8,863 3 9	45,293 2 6	9,219 2 5	1,001 - 10	- -	8,460 - -	1,200 - -
59	140,722 16 11	13,932 10 5	57,766 14 2	4,869 13 5	40 - -	- -	21,372 - -	7,440 - -
60	165,206 - 8	19,159 19 2	29,944 5 6	2,503 8 0	- -	- -	5,700 - -	- -
61	153,747 6 2	17,271 16 10	33,086 6 1	3,882 19 10	- -	- -	2,464 - -	- -
62	120,780 19 2	11,837 11 4	47,623 18 7	9,248 2 5	- -	- -	502 14 5	- -
63	138,400 12 10	29,800 - -	31,594 8 10	961 2 5	400 - -	- -	2,900 - -	800 - -
64	94,192 6 10	4,623 10 -	31,329 8 11	1,103 15 5	- -	- -	53 5 7	- -
65	114,914 12 10	21,789 4 8	16,173 10 1	309 17 7	200 - -	- -	- -	- -
66	69,385 6 5	6,665 8 10	19,079 12 5	2,066 13 3	- -	- -	600 - -	- -
67	96,027 - -	13,318 4 -	15,510 15 3	2,097 1 7	- -	- -	- -	- -
68	71,807 11 3	4,800 - -	9,914 - 5	146 13 4	- -	- -	- -	- -
69	56,077 1 8	2,035 11 2	13,450 10 -	1,560 - -	- -	- -	- -	- -
70	56,220 8 10	609 8 11	4,302 12 -	89 6 2	- -	- -	- -	- -
71	33,410 12 -	4,650 15 3	3,812 - 7	527 3 -	- -	- -	- -	- -
72	51,580 5 8	3,800 - -	5,126 16 2	1,404 12 10	- -	- -	- -	- -
73	19,669 1 2	- -	6,704 8 -	155 16 -	- -	- -	- -	- -
74	18,581 3 3	1,800 - -	1,848 2 5	384 10 5	- -	- -	- -	- -
75	22,576 - -	13,950 - -	717 8 10	- -	- -	- -	- -	- -
Above 75	82,026 4 10	9,667 19 5	11,431 - 10	4,338 16 -	- -	- -	- -	- -
TOTAL - - £.	4,144,438 16 3	360,906 19 2	1,697,579 13 11	261,100 16 11	78,409 4 1	5,958 8 -	932,222 11 7	173,920 12 -
II. Whole Life at Limited Pay- ments - } £.	123,016 3 2	10,300 - -	265,672 - 10	50,068 1 6	9,080 11 2	2,400 - -	103,563 8 3	15,060 - -
III. Whole Life on Several Lives - } £.	68,390 10 -	2,308 17 -	24,233 19 2	3,392 9 9	5,100 - -	- -	44,178 - -	2,000 - -
RESULTS - £.	4,335,845 9 5	373,515 16 2	1,967,535 13 11	314,561 8 2	92,589 15 3	8,358 8 -	1,079,963 19 10	190,980 12 -

N.B.—The profits being incorporated with the above amounts, it is not possible for the Company to show them separate.

LE PHÉNIX, OF PARIS, LIFE ASSURANCE COMPANY—continued.

III.

Total amount of Assurance and Re-Assurance for the Whole Term of Life, in existence on the 31st December 1897. No extra Premiums in the following Table.

Ages.	ANCIENT TARIFFS.				NEW TARIFFS.			
	With Profits.		Without Profits.		With Profits.		Without Profits.	
	Total Annual Premiums including Re-Assurances.	Annual Premiums of the Amount Re-Assured.	Total Annual Premiums including Re-Assurances.	Annual Premiums of the Amount Re-Assured.	Total Annual Premiums including Re-Assurances.	Annual Premiums of the Amount Re-Assured.	Total Annual Premiums including Re-Assurances.	Annual Premiums of the Amount Re-Assured.
I. Whole Life at yearly Premiums.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Under 21 to								
25	15 7 2	—	20 2 6	—	4 2 5	—	229 19 2	—
26	16 8 6	—	36 3 7	—	4 13 7	—	152 18 5	1 12 -
27	—	—	1 9 11	—	44 18 5	—	103 - -	—
28	12 16 10	—	—	—	30 4 -	—	282 9 7	—
29	51 13 5	—	98 19 11	3 13 5	28 13 7	—	171 18 5	—
30	14 6 3	—	130 9 11	12 9 2	28 19 3	—	141 15 2	43 - -
31	33 14 3	1 9 4	85 8 5	—	33 12 -	—	383 9 7	8 16 -
32	450 8 8	262 11 3	131 1 3	—	91 4 -	32 2 5	523 8 10	33 - -
33	223 - -	52 16 -	198 19 7	6 18 6	171 4 -	32 14 5	675 9 7	73 12 10
34	263 5 8	—	318 1 1	4 8 -	22 15 3	—	962 3 2	185 7 2
35	277 18 -	—	411 3 5	9 13 10	9 8 10	—	1,089 13 7	402 5 7
36	361 15 3	5 16 5	360 - 3	17 12 7	107 3 4	—	986 5 7	223 19 2
37	552 8 10	8 11 7	444 19 -	3 8 8	199 5 7	24 5 7	1,624 18 5	286 4 9
38	817 17 7	78 - 10	604 4 8	25 18 6	65 2 5	—	840 17 7	45 4 -
39	1,032 9 0.	7 6 9	914 - 1	179 14 4	98 6 5	—	998 16 -	165 15 3
40	1,224 - 1	139 5 7	951 12 11	43 17 6	123 8 10	9 7 2	1,336 4 10	459 - -
41	1,574 14 6	52 13 3	767 2 11	184 14 -	99 5 7	—	1,101 3 3	181 8 -
42	1,568 7 5	68 2 4	1,526 18 11	260 10 -	83 16 -	—	776 1 7	21 16 -
43	1,598 12 10	—	1,146 19 -	15 13 5	80 12 -	—	747 10 5	23 15 3
44	2,424 5 9	191 14 6	1,771 1 3	266 14 7	40 16 -	—	867 12 10	82 8 -
45	2,571 15 2	84 15 1	1,556 15 -	342 3 8	78 18 5	—	809 12 10	136 11 3
46	3,730 1 6	311 8 8	1,951 15 10	534 2 3	109 1 7	42 10 5	1,230 8 10	367 11 3
47	3,059 6 6	303 6 5	3,427 17 3	1,408 19 11	25 3 3	—	1,711 2 5	845 12 10
48	3,717 3 11	316 9 8	1,761 16 1	589 0 11	147 8 -	—	1,413 8 10	128 17 7
49	3,319 6 4	133 7 11	1,690 8 -	149 12 5	48 6 5	—	986 8 -	90 8 -
50	4,220 8 7	290 18 5	2,258 15 4	267 18 11	2 5 7	—	1,486 10 5	603 5 7
51	4,555 - 4	290 16 -	2,136 7 7	228 7 5	52 3 3	—	877 2 5	121 11 2
52	4,116 14 1	588 19 8	1,345 2 3	128 17 11	223 - 10	18 13 7	868 4 -	17 8 7
53	4,516 6 6	222 - -	1,559 13 0	135 4 5	22 12 -	—	448 15 2	—
54	4,951 13 4	357 15 9	2,012 8 2	429 6 1	53 8 10	—	1,312 17 7	212 4 10
55	4,648 17 -	200 1 6	2,185 4 11	294 16 2	14 12 10	—	688 7 2	145 2 5
56	4,502 1 6	380 8 2	1,742 - 8	418 4 4	4 7 3	—	679 - -	237 9 7
57	4,027 2 1	238 4 7	2,290 14 11	298 8 4	31 11 2	—	555 13 7	91 8 9
58	4,570 7 6	212 11 6	2,121 7 2	379 6 10	52 18 5	—	478 8 -	69 7 2
59	4,203 7 8	393 10 9	1,732 12 2	196 18 11	2 4 -	—	1,239 19 2	437 7 3
60	4,929 0 4	618 14 5	1,090 9 -	82 16 -	—	—	343 9 7	—
61	5,027 8 -	629 - 10	1,151 2 7	181 11 -	—	—	151 9 7	—
62	3,579 8 5	390 18 6	1,886 6 11	400 3 2	—	—	22 12 -	—
63	3,808 8 8	320 19 5	1,294 9 5	43 9 7	27 10 5	—	151 13 3	52 9 7
64	3,417 17 3	203 12 8	1,133 19 1	19 12 9	—	—	2 16 -	—
65	3,888 16 9	789 16 -	658 4 8	12 4 7	14 12 10	—	—	—
66	1,967 9 4	187 16 -	717 12 10	126 10 8	—	—	43 17 7	—
67	3,295 14 11	553 4 10	721 14 8	128 4 -	—	—	—	—
68	2,465 18 7	183 4 8	466 11 6	7 17 2	—	—	—	—
69	2,027 4 8	89 16 11	467 16 4	63 - 2	—	—	—	—
70	1,922 - 7	27 19 -	207 15 1	—	—	—	—	—
71	1,478 15 1	265 4 4	112 5 10	27 9 -	—	—	—	—
72	2,055 9 1	206 18 10	139 4 6	—	—	—	—	—
73	711 13 5	—	197 10 6	7 2 6	—	—	—	—
74	745 17 4	105 - -	16 9 3	—	—	—	—	—
75	1,125 8 7	790 16 10	31 8 6	—	—	—	—	—
Above 75	3,270 7 11	295 5 10	397 - 5	149 11 8	—	—	—	—
TOTAL - - -	118,936 - 9	10,846 13 11	50,381 18 -	8,086 17 10	2,270 17 7	159 13 7	29,777 2 5	5,865 - -
II. Whole Life at Limited payments.	4,755 4 6	496 3 10	9,803 10 6	2,000 10 10	304 7 2	73 16 -	3,908 8 9	551 12 9
III. Whole Life on Several Lives.	2,964 12 8	94 17 7	1,181 14 5	148 9 4	178 2 5	—	1,914 15 3	84 6 5
RESULTS - - -	126,656 17 11	11,432 15 4	61,367 2 11	10,235 18 -	2,753 7 2	233 9 7	35,595 6 5	6,440 19 2

LE PHÉNIX, OF PARIS, LIFE ASSURANCE COMPANY—*continued.*

IV.

DESCRIPTION OF ASSURANCES.	ANCIENT TARIFFS.				NEW TARIFFS.			
	WITH PROFITS.		WITHOUT PROFITS.		WITH PROFITS.		WITHOUT PROFITS.	
	Amount Assured in existence including Re-Assurances.	Amount Re-Assured.	Amount Assured in existence including Re-Assurances.	Amount Re-Assured.	Amount Assured in existence including Re-Assurances.	Amount Re-Assured.	Amount Assured in existence, including Re-Assurances.	Amount Re-Assured.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
*Mixed Endowment Assurances	4,873,228 5 -	182,914 19 2	1,633,906 12 4	116,224 4 3	206,940 13 5	23,756 - -	1,606,772 15 2	95,963 6 8
Fixed Term Endowment Assurances	2,080,275 - -	99,035 11 7	1,136,390 3 8	37,341 16 7	27,157 - 10	2,255 16 10	231,023 3 10	3,787 16 10
Complete Assurances	—	—	—	—	194,868 - -	—	—	—
Short Period Assurances	—	—	6,967 - 3	2,000 - -	—	—	53,530 - -	27,455 16 3
Contre-Assurances	—	—	55,373 9 8	611 9 7	—	—	—	—
Survivorship Assurances	—	—	5,075 8 6	160 - -	—	—	3,220 - -	320 - -
Deferred Assurances without return	—	—	244,354 14 2	1,150 - -	—	—	20,021 10 8	—
Mixed Endowment Assurances, double Capital	—	—	200,478 10 7	10,518 8 6	—	—	6,880 - -	—
Fixed Term Endowment Assurances, double Capital	—	—	46,294 8 10	3,297 10 3	—	—	400 - -	—
Deferred Assurances with return	—	—	—	—	—	—	413,114 10 3	—
Combined Assurances	—	—	217,533 8 -	16,960 8 10	—	—	414,467 - 11	8,800 - -

V.

No Extra Premiums in the following Tables.

DESCRIPTION OF ASSURANCES.	ANCIENT TARIFFS.				NEW TARIFFS.			
	WITH PROFITS.		WITHOUT PROFITS.		WITH PROFITS.		WITHOUT PROFITS.	
	Total Annual Premiums including Re-Assurances.	Annual Premiums of the Re-Assured Amount.	Total Annual Premiums including Re-Assurances.	Annual Premiums of the Re-Assured Amount.	Total Annual Premiums including Re-Assurances.	Annual Premiums of the Re-Assured Amount.	Total Annual Premiums including Re-Assurances.	Annual Premiums of the Re-Assured Amount.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
*Mixed Endowment Assurances	208,424 6 8	7,987 6 5	72,790 2 10	5,349 1 5	8,238 2 5	972 16 -	69,660 10 5	4,047 15 2
Fixed Term Endowment Assurances	77,051 12 -	3,448 15 4	44,885 11 9	1,716 7 -	1,101 16 10	91 17 7	10,067 - -	169 16 -
Complete Assurances	—	—	—	—	6,821 15 2	—	—	—
Short Period Assurances	—	—	153 5 9	42 - -	—	—	939 12 -	447 15 2
Contre-Assurances	—	—	85 7 5	3 15 4	—	—	—	—
Survivorship Assurances	—	—	44 11 9	6 1 4	—	—	38 4 10	—
Deferred Assurances without return	—	—	4,374 4 -	37 11 -	—	—	639 - -	—
Mixed Endowment Assurances, double Capital	—	—	10,704 12 5	341 9 10	—	—	377 4 10	—
Fixed Term Endowment Assurances, double Capital	—	—	2,246 - 4	139 4 -	—	—	23 8 9	—
Deferred Assurances with return	—	—	—	—	—	—	14,713 12 9	—
Combined Assurances	—	—	10,500 12 6	796 6 5	—	—	21,077 1 7	484 15 2

* All Assurances called "Mixed" and "Fixed Term" are Endowment Assurances.

LE PHÉNIX, OF PARIS, LIFE ASSURANCE COMPANY—*continued.*

VI.

Total Amount received under special cases of Assurances :—

The books of the Company do not mention this specification.

VII.

(1) Total Amount of Immediate Annuity on Single Life, in force on the 31st December 1897.

ANCIENT TARIFF.						NEW TARIFF.					
Ages.	Annuity with Re-Assurance.	Annuity Re-Assured.	Ages.	Annuity with Re-Assurance.	Annuity Re-Assured.	Ages.	Annuity with Re-Assurance.	Annuity Re-Assured.	Ages.	Annuity with Re-Assurance.	Annuity Re-Assured.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
Under 31	581 - 1	—	61	3,635 14 1	—	Under 31	496 3 8	—	61	2,894 10 -	—
31	69 11 6	—	62	4,580 14 5	—	31	22 19 7	—	62	3,268 7 1	—
32	81 1 4	—	63	2,671 3 10	—	32	459 14 9	—	63	3,941 13 11	—
33	179 3 11	—	64	3,788 18 8	—	33	456 - 2	—	64	3,911 14 -	—
34	2 8 -	—	65	8,278 5 2	—	34	305 17 6	—	65	4,984 18 4	—
35	426 15 4	—	66	4,295 2 9	32 11 7	35	125 2 1	—	66	4,561 6 8	—
36	47 4 -	—	67	4,811 13 7	—	36	1,062 17 -	—	67	5,496 4 6	—
37	74 4 6	—	68	4,909 10 6	—	37	89 2 2	—	68	4,367 6 10	—
38	319 6 11	—	69	5,148 8 8	—	38	277 19 2	—	69	3,853 12 7	—
39	98 2 3	—	70	5,369 2 11	—	39	87 3 2	—	70	4,185 4 2	—
40	328 8 9	—	71	5,197 18 2	—	40	223 5 7	—	71	4,400 1 5	—
41	863 18 4	—	72	6,318 11 10	—	41	483 1 4	—	72	3,041 17 4	—
42	397 1 3	—	73	5,613 18 10	—	42	135 19 3	—	73	3,228 - 9	—
43	218 10 7	—	74	4,633 2 4	—	43	304 11 6	—	74	1,873 13 5	—
44	504 10 4	—	75	3,290 3 10	—	44	801 14 9	—	75	1,907 1 9	—
45	462 15 4	—	76	5,046 14 11	—	45	498 15 11	—	76	1,578 6 3	—
46	1,902 1 4	—	77	7,280 15 1	8 - -	46	774 5 7	—	77	1,367 16 7	—
47	880 17 7	—	78	3,199 6 5	—	47	759 14 2	—	78	822 18 3	—
48	492 3 8	—	79	4,364 12 10	—	48	566 8 2	—	79	862 1 7	—
49	551 3 2	—	80	2,358 12 6	—	49	976 5 -	—	80	680 11 7	—
50	1,980 18 1	—	81	3,221 2 10	—	50	1,249 10 11	—	81	1,350 12 7	—
51	1,184 18 7	—	82	2,767 16 3	—	51	1,763 6 7	—	82	307 9 2	—
52	1,684 12 1	—	83	2,057 7 10	—	52	1,834 2 -	—	83	509 - 5	—
53	1,850 11 9	—	84	1,897 17 7	—	53	2,308 14 -	—	84	522 13 2	—
54	3,499 6 7	—	85	783 13 6	—	54	2,177 4 8	—	85	70 10 5	—
55	3,128 19 1	—	86	916 19 7	—	55	1,742 19 11	—	86	230 1 7	100 - -
56	2,290 2 5	—	87	300 8 4	—	56	2,667 3 -	—	87	26 11 7	—
57	2,317 5 7	—	88	496 8 3	—	57	2,355 3 9	—	88	11 19 2	—
58	2,422 6 2	—	89	405 19 7	—	58	3,124 11 9	—	89	—	—
59	2,999 15 8	—	90	827 19 7	—	59	2,580 2 -	—	90	—	—
60	3,008 2 4	—	Above 90	503 3 10	—	60	3,422 6 11	—	Above 90	86 - -	—
TOTAL -			143,361 12 1			40 11 7			TOTAL -		
									96,319 11 1		
									100 - -		

(2.) Total Amount of Short Period Immediate Annuity on Single Life, 31st December 1897.

ANCIENT TARIFF.						NEW TARIFF.					
Ages.	Annuity in Force.	Annuity Re-Assured.	Ages.	Annuity in Force.	Annuity Re-Assured.	Ages.	Annuity in Force.	Annuity Re-Assured.	Ages.	Annuity in Force.	Annuity Re-Assured.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
69	20 - -	—	19	12 18 -	—	69	10 - -	—	19	—	—
67	6 - -	—	18	6 - -	—	67	—	—	18	6 - -	—
65	—	—	17	—	—	65	81 7 2	—	17	1 4 -	—
63	48 - -	—	16	62 14 -	—	63	—	—	16	7 4 -	—
61	—	—	15	30 - -	—	61	48 - -	—	15	—	—
59	6 - -	—	14	212 6 -	—	59	—	—	14	1 4 -	—
57	—	—	13	24 - -	—	57	16 - -	—	13	42 - -	—
56	56 - -	—	12	12 8 -	—	56	—	—	12	—	—
53	—	—	11	44 13 1	—	53	16 - -	—	11	—	—
48	8 - -	—	10	7 19 -	—	48	—	—	10	—	—
46	8 - -	—	9	14 - -	—	46	—	—	9	—	—
43	10 - -	—	8	65 - 2	—	43	10 - -	—	8	—	—
40	4 - -	—	7	2 10 -	—	40	—	—	7	36 - -	—
38	—	—	6	—	—	38	19 8 10	—	6	7 - -	—
37	12 - -	—	4	—	—	37	—	—	4	19 8 10	—
28	6 - -	—	3	—	—	28	—	—	3	7 - -	—
21	4 - -	—	TOTAL -			21	3 4 -	—	TOTAL -		
20	32 - -	—	714 8 3			20	7 4 -	—	338 4 10		
(3.) Immediate Annuity on several Lives -				29,069 19 1	—					25,494 19 6	—
TOTAL GENERAL - - £.				173,145 19 5	40 11 7					124,152 15 5	100 - -

LE PHÉNIX, OF PARIS, LIFE ASSURANCE COMPANY—continued.

VIII.

(1) Annuity other than those specified under Table VII.

Description of Annuities.	Ancient Tariff.		New Tariff.	
	Annuity including Re-Assurance.	Annuity Re-Assured.	Annuity including Re-Assurance.	Annuity Re-Assured.
1st Survivorship Annuity - - -	£. s. d. 4,922 6 8	£. s. d. 1,251 4 -	£. s. d. 1,057 4 -	£. s. d. 174 - -
2nd Deferred Annuity, without return	8,727 19 7	36 - -	6,839 17 9	—
3rd Deferred Annuity, with return -	—	—	278 16 -	—

(2) No Extra Premiums in the following Table.

Description of Annuities.	Ancient Tariff.		New Tariff.	
	Total Yearly Premiums including Re-Assurance.	Yearly Premiums of the Re-Assurance.	Total Yearly Premiums including Re-Assurance.	Yearly Premiums of the Re-Assurance.
1st Survivorship Annuity - - -	£. s. d. 1,320 16 -	£. s. d. 464 17 1	£. s. d. 353 - -	£. s. d. 71 - -
2nd Deferred Annuity, without return	3,074 13 7	19 13 5	8,642 10 5	—
3rd Deferred Annuity, with return -	—	—	66 11 2	—

(3) The books of the Company do not mention this specification, which cannot be given.

IX.

The average rates of interest upon the investment of the Company's funds were as follows :—
In the year 1895 ; 3*l.* 18*s.* per cent.; in the year of 1896, 3*l.* 17*s.* 10*d.* per cent.; in the year 1897, 4*l.* --*s.* 2*d.* per cent.

X.

Specimen of Surrender Values on each 100*l.* Assurance after three years.—On Whole Single Life Policies, Ancient Tariff, 4 per cent. (Duvillard) With Profits.

Age of Entry.	After 3 Years.	After 5 Years.	After 10 Years.	After 15 Years.	After 20 Years.	After 25 Years.	After 30 Years.
21	£. s. d. 2 - 2	£. s. d. 3 7 2	£. s. d. 7 6 10	£. s. d. 11 10 5	£. s. d. 16 9 2	£. s. d. 22 1 2	£. s. d. 28 6 2
25	2 2 7	3 12 2	8 1 10	13 - -	18 12 7	24 19 5	31 17 5
30	2 9 -	4 3 10	9 11 7	15 9 5	22 2 -	29 6 2	36 17 -
35	2 19 2	5 1 7	11 12 -	18 11 7	26 3 5	34 2 5	42 2 5
40	3 12 7	6 4 5	14 1 -	22 2 7	30 11 10	39 2 5	47 7 -
45	4 9 10	7 11 2	16 15 7	25 18 5	35 2 7	44 - 7	52 3 -
50	5 7 2	9 1 -	19 13 7	29 16 2	39 11 10	48 10 7	55 13 2
55	6 7 -	10 12 5	22 13 2	33 12 7	43 13 2	51 13 5	—
60	7 7 10	12 5 2	25 12 5	37 8 2	46 5 10	—	—

New Tariff, 3½ per cent., A.F., Without Profits.

Age of Entry.	After 3 Years.	After 5 Years.	After 10 Years.	After 15 Years.	After 20 Years.	After 25 Years.	After 30 Years.
21	£. s. d. 1 3 2	£. s. d. 2 14 5	£. s. d. 7 1 5	£. s. d. 12 - 10	£. s. d. 17 12 2	£. s. d. 23 5 -	£. s. d. 30 7 5
25	1 14 -	3 10 5	8 10 5	14 3 -	20 7 10	27 2 7	34 5 -
30	2 4 7	4 8 5	10 7 -	16 8 2	24 - 2	31 10 -	39 3 5
35	2 17 -	5 9 2	12 8 10	20 - -	27 19 5	36 2 7	44 3 10
40	3 11 10	6 13 7	14 16 7	23 8 5	32 4 2	40 18 -	49 3 2
45	4 8 5	8 1 2	17 9 2	27 1 10	36 12 -	45 12 10	53 17 5
50	5 7 7	9 12 5	26 6 10	30 18 7	41 - -	50 3 2	58 2 5
55	6 8 10	11 6 7	23 7 2	34 16 -	45 4 5	54 5 2	—
60	7 12 -	13 2 10	26 8 7	38 10 7	49 - 10	—	—

The surrender value of a whole life policy is never less than 25 per cent. of the premiums paid, with no addition of interest whatever, according to the Article II. of the general conditions of the policy.

LE PHÉNIX, OF PARIS, LIFE ASSURANCE COMPANY—*continued.*X.—*continued.*

1. Assurances granted at the Ancient Tariff (Duvillard), 4 per cent.

Whole Life Assurance with Profits.—The policies at single premium, at limited premiums, or at whole life yearly premiums, on single or on several lives, are surrendered at 80 per cent. of their reserve when the policies are under 6 years duration and at 85 per cent. when above.

Are considered as assurance at single premium, the option of profits accumulated to the capital, and the policies from which the premiums dues remain unpaid, and this from the date of the first unpaid premium.

For the calculation of the reserve the age will always be considered at the end of the current quarter, when the surrender value will be required if it is a single premium policy; and at the date of the first premium or fraction of premium due if the policy has been granted at yearly, half-yearly or quarterly premiums.

When an extra premium will be added on account of the old age of the assured the reserve will be calculated on the net premium, and when the premium will be reduced by the profit option the said reserve will be calculated upon the reduced premium.

Finally, the reserve will always be established by the single premium cleared of all extra premium whatever the age of the assured.

Whole Life Assurance without Profits.—The surrender value is obtained by means of 10 per cent. deducted from the surrender with profit.

*Assurance Mixte and Fixed Term, with or without Profits.—Assurances Mixte and Fixed term with double capital.—The surrender value will be obtained by the discount at 5 per cent. of the paid up policy according to the number of premiums paid.

Examples on an Assurance of 20 years—Capital assured 1,000*l.*

After 5 yearly premiums paid—Capital reduced, $\frac{5}{6}$ th, or 250*l.*, $\times 0.4810$, or 5 per cent. on 15 years to run, cash 120*l.* 5*s.*

After 10 yearly premiums paid—Capital reduced, $\frac{1}{2}$ th, or 500*l.*, $\times 0.6139$, or 5 per cent. on 10 years to run, cash 306*l.* 19*s.*

After 15 yearly premiums paid—Capital reduced, $\frac{1}{3}$ th, or 750*l.*, $\times 0.78353$, or 5 per cent. on 5 years to run, cash 587*l.* 13*s.*

Endowment Assurance combined, without Profits.—This sort of assurance will be surrendered as a whole life at temporary premiums, except for the deferred annuity, which will be paid proportionally to the premium paid after the period mentioned in the policy, if the assured is living at that time.—Exceptionally in this especial case, the portion of the whole life assurance will be reduced by the same principle as for the assurance mixte, and its surrender value will be equal to the reserve of the said reduced policy.

II. Assurances granted at the New Tariff (A.F. and R.F.) $3\frac{1}{2}$ per cent.

Whole Life Assurance without Profits.—The policies at single premium, at temporary or at yearly life premiums will be surrendered at 85 per cent. of their respective reserves less their general expenses, if not thoroughly redeemed.

Are considered as assurances at single premium, the policies on which all the premiums due are not paid and from the date of the first unpaid premium.

For the calculation of the reserve the actual age of the assured will be always calculated from the end of the commenced quarter, at the date of the surrender value demand if it is for a policy at single premium, and at the date of the next premium due if it is for a policy at yearly, half-yearly or quarterly premiums.

The premiums used for this calculation will always be the inventory premiums, A.F., $3\frac{1}{2}$ per cent. free of all especial or exceptional extra rate whatever.

Whole Life Assurance with Profits.—The surrender value amount of those assurances will be obtained in multiplying by ten-ninths the same surrender value of a similar assurance with profits.

The option of profits in accumulation of the capital assured will always be considered as assurances at single premium without profits. When the premiums will be reduced by the profits then the reserve will be calculated with the reduced premium.

*Assurances Mixte and at Fixed Term without Profits and the same with double Capital.—The surrender value of this category of assurances will be calculated with the Ancient Tariff (Duvillard) 4 per cent., except the modification of discount rate, which will be of 4 per cent. instead of 5.

Example of an Assurance of 20 years—Capital assured 1,000*l.*

After 5 yearly premiums paid—Capital reduced, $\frac{5}{6}$ th, or 250*l.*, $\times 0.55526$, at 4 per cent. on 15 years to run, cash 138*l.* 16*s.* 4*d.*

After 10 yearly premiums paid—Capital reduced, $\frac{1}{2}$ th, or 500*l.*, $\times 0.67556$, at 4 per cent. on 10 years to run, cash 337*l.* 15*s.* 7*d.*

After 15 yearly premiums paid—Capital reduced, $\frac{1}{3}$ th, or 750*l.*, $\times 0.82193$, at 4 per cent. on 5 years to run, cash 612*l.* 1*s.*

Assurances combined, without Profits.—The surrender value of those assurances will be calculated by the Ancient (Duvillard's) Tariff at 4 per cent., already described.

* All Assurances called "Mixte" and "Fixed Term" are Endowment Assurances.

Note.—All calculation of this Return made at 25 francs per pound sterling.

Alf. Dubois, President.
L. Savoye,
P. Ranchon, } Directors.
A. du Fresnay, General Manager
Léon Marie, Actuary.

Paris, 8th March 1899.

LE PHÉNIX, OF PARIS, LIFE ASSURANCE COMPANY—*continued.*

(First and Second Schedules.)

REVENUE ACCOUNT

Of Le Phénix, of Paris, Life Assurance Company, for the Year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the year	10,497,489	11	-	Claims paid	280,555	6	9
Premiums received during the year	819,993	3	10	Endowment Assurances Matured	372,871	8	-
Consideration for Annuities granted	615,140	11	8	Annuities	305,444	11	8
Interest from Investments	426,866	16	6	Policies Surrendered	105,769	2	3
				Commissions	76,058	10	2
				General Expenses, 1898	58,876	7	11
				Direction and Employés' Reserve, 1897	6,119	18	6
					64,996	6	5
				Bonus to Policyholders, 1898	47,921	12	4
				Dividend to Shareholders, 1897	36,800	-	-
				Balance of Funds	11,069,073	5	5
	£.	12,359,490	3 -		£.	12,359,490	3 -

BALANCE SHEET

Of Le Phénix, of Paris, Life Assurance Company, on 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Capital	160,000	-	-	Mortgages on Towns and Private Properties	1,659,846	2	1
Capital uncalled	120,000	-	-	Loans on the Company's Policies	363,343	18	7
Capital Paid-up	40,000	-	-	French Government Stocks	360,180	7	8
Assurance and Annuity Funds	10,649,464	18	1	Debentures, French Railways	4,434,477	15	3
Statutory Reserve	128,000	-	-	Debentures, Parisian Water Company	98,303	11	2
Contingency Reserve	175,443	13	4	Debentures, Credit Foncier of France	41,767	17	7
Profit and Loss	76,164	14	-	Shares, French Railways	63,239	8	3
Total as per First Schedule	£.	11,069,073	5 5	Shares, Bank of France	36,039	8	1
Claims admitted but not yet paid	£.	87,811	9 1	Sundry French Shares	38,780	8	10
Endowment at fixed Terms, due by death, to be paid at their period	251,050	-	6	Foreign Government Stocks	389,034	2	5
	338,861	9	7	Real House Property in France	2,859,373	6	-
Bonus to Policyholders	47,921	12	4	Freehold Property and Ground Rents	632,962	7	8
Sundry Creditors	42,634	16	7	Deposit with Foreign Governments	186,517	11	11
				Agents' Balances	85,149	-	2
				Outstanding Premiums	96,089	15	3
				Outstanding Interest	94,422	18	9
				Outstanding Rent	34,279	1	-
				Cash on deposit in Bank	18,831	4	1
				Cash in Hand	3,108	8	6
					21,939	12	7
				Outstanding Bills	2,744	10	8
	£.	11,498,491	3 11		£.	11,498,491	3 11

Alf. Dubois, Chairman.
E. J. de Bammerville, } Directors.
L. Savoye, }
A. du Fresnay, General Manager.

SCOTTISH METROPOLITAN LIFE ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

STATEMENT OF ACCOUNTS

Of the Scottish Metropolitan Life Assurance Company, for the Year ending 31st December 1898.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at 31st December 1897	333,601	3	2	Claims under Policies (after deduction of sums re-assured)	22,295	15	1
				Endowments matured	3,995	15	-
Premium on issue of New Shares carried to this Account	15,107	9	4	Surrenders	2,141	14	6
				Annuities	2,888	18	11
£.	348,708	12	6	Commission	4,325	12	8
				Expenses of Management	8,888	18	8
Premiums (after deduction of Re-assurances) - - -	66,875	7	5	Income Tax	372	10	19
Interest and Dividends - - - - -	14,993	5	5				
				Dividend to Shareholders - - - -	£.	1,710	-
Consideration for Annuities granted - - - -	2,035	9	8	Less—Proportion charged to Accident and General Account - - - -	1,000	-	-
				Amount of Life Assurance Fund at 31st December 1898, as per Fourth Schedule - - - -	£.	386,993	9
£.	432,612	15	-		£.	432,612	15

II.—ACCIDENT AND GENERAL REVENUE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Accident and General Fund at 31st December 1897 - - - - -	5,464	11	10	Claims - - - - -	12,575	1	9
Premiums - - - - -	38,556	-	11	Re-assurances (including the re-assurance of fatal risks)	5,195	9	4
Profit on Investments realised - - - - -	5,737	8	8	Bonus Reductions to Policy-holders	2,111	8	7
Interest and Dividends - - - - -	635	0	5	Commission	6,652	16	2
Transfer and Assignment Fees - - - - -	40	16	3	Expenses of Management	10,888	0	11
Premium on Issue of New Shares carried to this Account	10,642	10	8	Income Tax	38	13	-
				Dividend to Shareholders—Proportion charged to this Account	1,000	-	-
				Expenses of Issue of New Capital	742	10	8
				Purchase of Accident Business and organisation of Colonial Branches	5,481	12	11
				Standard Accident and London Amicable Account, written off	9,900	-	-
				Furnishings, amount written off	297	18	2
				Amount of Accident and General Fund at 31st December 1898, as per Fourth Schedule	6,192	16	2
£.	61,076	8	9	£.	61,076	8	9

BALANCE SHEET

Of the Scottish Metropolitan Life Assurance Company, on the 31st December 1898.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
Shareholders' Capital paid-up - - - - -	80,000	-	-	Mortgages on Property within the United Kingdom -	44,286	3	8
Life Assurance Fund - - - - -	386,993	9	3	Investments:			
This amount is in excess of the sum required to be carried to the Life Assurance Fund in terms of the Articles of Association of the Company.				Railway and other Debentures; Debenture Stocks and First Mortgage Gold	£	s.	d.
Accident and General Fund - - - - -	6,192	16	2	Bonds of American Railways - -	111,491	14	9
Accident Policyholders have in addition to this Fund the whole Capital of the Company, amounting to £150,000, besides which all fatal risks are underwritten by the Life Department, and are payable out of the Life Assurance Fund, amounting to £386,993 9s. 3d.				Railway Preference and Ordinary Stocks	16,332	-	4
Total Funds - - - - -	473,186	5	5	Colonial Government Securities - -	7,742	3	2
Claims admitted, but not yet paid - - - - -	3,155	17	5	Colonial Municipal Securities - -	947	6	7
Other Sums owing by the Company - - - - -	2,939	16	-	Foreign Government Securities - -	4,245	9	-
Unclaimed Dividends - - - - -	9	-	-	*Fixed Deposits with Colonial Banks -	10,500	-	-
				Fen Duties - - - - -	1,005	-	-
				House Property - - - - -	17,936	-	3
				Life Interests and Reversions - -	52,203	9	10
				Loans on Life Interests and Reversions - - - - -			
				Ditto Stocks and Shares - - - - -			
				Ditto Policies (within Surrender Value) - - - - -			
				Ditto Personal Security - - - - -			
				Ditto Local Rates, &c. - - - - -			
				Agents' Balances - - - - -			
				Outstanding Premiums - - - - -			
				Outstanding Interest - - - - -			
				Interest accrued, but not yet due - - - - -			
				Furnishings—Head Office and Branches - - - - -			
				Sums due to the Company - - - - -			
				Cash in Bank, on Deposit - - - - -	718	15	-
				Ditto Current Account - - - - -	16,161	15	11
				Cash in Hand at Head Office and Branches - - - - -			
£.	479,290	18	10	£.	479,290	18	10

* 10,000*l.* of this amount is on deposit with the Bank of Australasia pending permanent investment in New Zealand, to meet Government requirements in connection with the Company's business there.

J. W. Dunn, }
 And. Forrester, } Directors.
 R. A. Robertson, }
 Wm. Gibson Bloxson, Manager.

We hereby certify (first) that we have examined and audited the Accounts of the Scottish Metropolitan Life Assurance Company, Ltd., for the year to 31st December 1898; (second) that the foregoing Life Assurance and Accident and General Revenue Accounts contain a correct summary of the Receipts and Payments for the year; and (third) that the above Balance Sheet exhibits a true Statement of the Company's affairs as at 31st December 1898, as appearing in the Company's books. We have also examined the various security writs for the Investments, and found them to be in order.

Edinburgh, 29th April 1899.

Scott Moncrieff, Thomson, & Shiells, C.A., Auditors.

SCOTTISH METROPOLITAN LIFE ASSURANCE COMPANY (LIMITED)—*continued.**(Fifth Schedule.)*

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Scottish Metropolitan Life Assurance Company (Limited), made by the Actuary.

I.

The date up to which the Valuation is made is 31st December 1898.

II.

The principles upon which the valuation is made are as follows:—

The liability of the Company is ascertained by taking the present value of the sums assured at age at date of valuation, from which is deducted the value of the future net Premiums defined thus in the Articles of Association—

“By the ‘Net Premiums’ for an assurance according to any Mortality Table, are meant the Premiums that would exactly suffice to pay the sums assured, if there were no expenses of management, if the mortality among the lives assured exactly corresponded to that shown by the Mortality Table upon which the premiums are based and the rate of interest realised on the investments were exactly equal to that used in the calculation of the Premium. The Premiums of this Company are so calculated that the net Premium for the first year is either equal to or less than the net Premium in subsequent years, but is always in excess of the amount required to cover the risk for the first year. When the net Premium in the first year is less than that in subsequent years, the net Premium reserved in subsequent years is proportionately higher than when the uniform net Premium is adopted.”

A uniform net Premium has been employed in the valuation of all classes of Policies through the Company's Head Office and Home Branches other than for the whole of life by uniform payments, and also in the valuation of all Policies through the Foreign and Colonial Branches, including those for the whole life by uniform payments.

The Premiums were assumed to fall due one with another six months after date of valuation.

Lives accepted at an addition to age were valued at a correspondingly increased age.

A full proportion of Extra Premiums for Foreign Residence is reserved for unexpired portion of risk.

The principles of valuation are determined by the Articles of Association thus—

“The investigations into the affairs of the Company in terms of the ‘Life Assurance Companies Act, 1870,’ and Amendments thereto, shall be made once every five years, or at such shorter intervals as the Directors may prescribe. At these investigations, in valuing the liability of the Company under each Policy, or Class of Policies, the same Mortality Table shall be made use of and the same rate of interest assumed as in calculating the net Premiums applicable to such Policy, or class of Policies; and, in ascertaining the present value of the future payment of Premiums under such Policy, or class of Policies, the net Premiums only as defined in Article 1 hereof shall be used.”

III.

The Table of Mortality used in the valuation of Assurances was the Institute of Actuaries H_M Table; in the case of Annuities on single Lives the Government Annuitants' (1883) Experience was used, and in the case of Contingent Annuities and of Annuities on more than one life, the H_M Table was employed in conjunction with the Government Table; no Table of Mortality was used in valuing pure Endowments.

The valuation of the liabilities in respect of Policies secured by the London Amicable Fund was carried out on the basis specified in Clause 13 of the Agreement of Transfer, dated 4th July 1894, viz. :—

- “(1.) The mortality being in accordance with the H_M Table of the Institute of Actuaries; and
- “(2.) Interest 4 per cent.
- “(3.) Margin 12½ per cent.
- “(4.) Negative values to be excluded.
- “(5.) Non-forfeiture stipulations of such Policies to be taken into account.”

See relative Valuation Balance Sheet on page 264.

IV.

The rate of Interest assumed in the calculations was 3½ per cent., except in regard to the Policies secured by the London Amicable Fund which, as stated above, were valued on a 4 per cent. basis.

V.

The difference between the Office Premiums and Net Premiums (as above defined) is reserved for future expenses and profits; this is equivalent to a loading of fully 13½ per cent. on the Gross Premiums, or fully 15½ per cent. on the Net Premiums in the case of the Scottish Metropolitan business. In the case of the London Amicable business the sum similarly reserved is equivalent to a loading of 12·7 per cent. on the Gross Premiums and 14·4 per cent. on the Net Premiums.

SCOTTISH METROPOLITAN LIFE ASSURANCE COMPANY (LIMITED)—*continued.*

VI.

CONSOLIDATED REVENUE ACCOUNT of the Scotch Metropolitan Life Assurance Company (Limited),
for period commencing 1st January 1894 and ending 31st December 1898.

Statement of Funds on 1st January 1894, the beginning of the period	£. s. d. 190,029 12 5	Claims under Policies paid and outstand- ing (after deduction of Sums re-assured)	£. s. d. 115,730 9 1
Premiums (after deduction of Re-assurance Premiums)	299,510 14 7	Endowment Assurances matured	19,878 14 8
Consideration for Annuities granted	12,717 18 10	Surrenders	17,069 4 7
Interest and Dividends received and accrued	60,471 - 1	Annuities	18,218 19 6
London Amicable Life Assurance Fund taken over at 31st May 1894	46,622 18 -	Commission	16,482 4 6
Premium on Issue of New Shares carried to this Account	15,107 9 4	Expenses of Management	44,755 15 11
		Income Tax	1,760 15 9
		Dividends to Shareholders	3,550 - -
		Amount of Funds on 31st December 1898, the end of the period, as per Fourth Schedule	386,993 9 3
		Scottish Metropolitan Life	£. s. d.
		Assurance Fund	368,645 14 8
		London Amicable Fund	18,347 14 7
			£. 386,993 9 3
£.	624,459 13 3	£.	624,459 13 3

VII.

SUMMARY AND VALUATION of the Policies of the Scottish Metropolitan Life Assurance Company
(Limited), as at 31st December 1898.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.				
	Number of Policies.	Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums as computed.	Valuation of the Institute of Actuaries H.M. Table. Interest 3½ per Cent. (Annuities and Endow- ments by other Tables, see Heading No. 3.)				
					Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability	
ASSURANCES.									
I.—WITH PARTICIPATION IN PROFITS.									
For Whole Term of Life—		£. s. d.	£. s. d.	£.	£.	£.	£.		
By Uniform Payments	3,014	1,210,561 13 4	33,868 9 8	30,296	565,366	455,320	408,736	161,630	
By Limited Payments	343	124,775 - -	4,090 1 4	3,521	55,483	27,932	23,490	31,593	
By Special Limited Payments—Non- Forfeitable System	59	17,927 10 -	523 15 11	402	7,623	4,405	3,354	4,269	
By Increasing Premiums	103	55,150 - -	953 5 11	—	—	—	—	468	
Endowment Assurances	1,081	264,095 17 -	10,749 1 5	8,374	147,135	115,271	89,011	58,124	
Joint Lives	11	3,450 - -	185 - 6	113	1,891	1,597	1,332	559	
Joint Lives and Life of Survivor	1	150 - -	5 15 11	4	74	78	53	21	
Extra Premiums payable	—	—	1,216 3 11	—	608	—	—	608	
TOTAL Assurances with Profits	4,612	1,676,020 - 4	51,541 14 7	42,710	778,648	604,603	521,376	257,272	
II.—WITHOUT PARTICIPATION IN PROFITS.									
For Whole Term of Life—		£. s. d.	£. s. d.	£.	£.	£.	£.	£.	
By Uniform Payments	113	88,250 19 6	3,432 10 1	3,185	46,785	36,918	34,233	12,552	
By Limited Payments	6	6,712 10 -	314 3 10	286	3,257	1,913	1,730	1,557	
By Increasing Premiums	10	11,562 10 -	251 - 1	—	134	—	—	134	
Endowment Assurances	1,110	270,621 9 6	10,227 15 5	9,134	163,044	95,012	84,178	78,966	
Joint Lives	5	1,800 - -	74 19 2	65	981	898	780	201	
Joint Lives and Life of Survivor	2	1,280 0 0	8 16 -	7	479	174	139	340	
Temporary Assurances*	69	74,849 10 -	1,255 14 6	—	700	—	—	700	
Survivorship Assurances	52	63,366 - -	667 5 7	559	6,942	5,026	4,205	2,737	
Endowments	81	35,155 19 6	962 15 8	911	19,228	11,466	10,842	8,396	
Issue Assurances	15	29,050 - -	—	—	1,536	—	—	1,536	
Marriage Assurances	2	7,300 - -	—	—	745	—	—	745	
Lunacy Assurances	2	5,900 - -	—	—	350	—	—	350	
Name and Arms Assurances	2	5,000 - -	80 - -	—	140	—	—	140	
Extra Premiums payable	—	—	101 3 11	—	51	—	—	51	
TOTAL Assurances without Profits	1,469	600,813 18 6	17,376 - -	14,147	244,402	151,407	136,107	108,295	
TOTAL Assurances	6,081	2,276,833 18 10	68,917 13 10	56,857	1,023,050	756,010	657,483	365,567	
Deduct Re-assurances	—	254,375 - -	7,095 12 4	5,576	86,798	66,653	62,432	24,366	
NET Amount of Assurances	6,081	2,022,458 18 10	61,821 19 6	51,281	936,252	689,357	595,051	341,201	
ANNUITIES.									
Immediate—	Per Annum.	£. s. d.							
On Single Lives	2,059 14 10	62 - -	—	—	17,990	—	—	17,990	
On Joint Lives	85 - -	2 - -	—	—	1,145	—	—	1,145	
On Joint Lives and Life of Survivor	12 - -	1 - -	—	—	175	—	—	175	
Contingent	250 - -	2 - -	34 - -	29	327	231	190	128	
Temporary	14 8 -	1 - -	—	—	7	—	—	7	
Deferred	312 10 -	7 - -	83 9 2	71	1,518	608	596	922	
TOTAL Annuities - £.	2,733 12 10	75 - -	117 9 2	100	21,162	929	795	20,367	
TOTAL of the Results		6,156	2,022,493 18 10	61,939 8 8	51,381	957,414	690,286	595,846	
								361,568	

* Under this class is embraced the Re-assurance to the Accident Department of Fatal Risks under Accident Policies, but as the arrangement is a year by year one, commencing on the 1st of January and ending on the 31st of December, there is no risk subsisting at the date of the valuation.

SCOTTISH METROPOLITAN LIFE ASSURANCE COMPANY (LIMITED)—*continued.*VII.—*continued.*

SUMMARY AND VALUATION of the Policies under the "London Amicable" Fund, as at 31st December 1898.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums as computed.	Value by the Institute of Actuaries H.M. Table. Interest 4 per cent. (Annuities and Endowments by other Tables—see Heading No. 3.)			
					Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS.								
For Whole Term of Life—		£. s. d.	£. s. d.	£.	£.	£.	£.	
By Uniform Payments - - - -	39	22,300 - -	522 9 11	457	11,080	6,591	5,752	5,328
By Increasing Payments - - - -	1	1,000 - -	12 11 8	—	7	—	—	7
Endowment Assurances - - - -	44	5,728 - -	313 12 3	274	3,718	2,380	2,083	1,685
Joint Lives - - - - -	1	100 - -	6 3 8	5	64	55	43	16
Deferred Assurances - - - - -	3	5,500 - -	55 11 3	—	556	—	—	556
TOTAL Assurances with Profits - - -	88	34,628 - -	910 8 9	786	15,425	9,026	7,883	7,542
II.—WITHOUT PARTICIPATION IN PROFITS.								
For Whole Term of Life—								
By Uniform Payments - - - -	32	10,970 7 10	66 3 7	58	5,357	977	835	4,502
Endowment Assurances - - - -	15	5,015 11 11	183 6 8	160	3,642	1,101	964	2,673
Endowments - - - - -	10	3,135 - -	175 8 -	153	2,580	556	487	2,093
TOTAL Assurances without Profits - -	57	19,120 10 9	424 12 10	371	11,579	2,634	2,306	9,278
TOTAL Assurances - - - - -	145	53,748 19 9	1,335 1 7	1,107	27,004	11,660	10,189	13,815
Deduct Re-assurances - - - - -	—	8,254 - -	73 13 9	64	4,228	929	613	3,415
NET AMOUNT of Assurances - - -	145	45,494 19 9	1,261 7 10	1,043	22,776	10,731	9,376	13,400
Add for Non-forfeiture Regulations	—	—	—	—	918	—	—	918
	145	45,494 19 9	1,261 7 10	1,043	23,694	10,731	9,376	14,318
ANNUITIES.								
Immediate - - - - -	Per Annum.	£. s. d.						
On Single Lives - - - - -	498 8 4	16	—	—	5,153	—	—	5,153
On Joint Life and Life of Survivor - - - - -	15 0 0	1	—	—	150	—	—	150
Temporary - - - - -	40 - -	2	—	—	87	—	—	87
Deferred - - - - -	10 - -	1	—	—	118	—	—	118
TOTAL Annuities - - - - -	561 19 4	20	—	—	5,508	—	—	5,508
TOTAL of the Results - - - - -	165	45,494 19 9	1,261 7 10	1,043	29,202	10,731	9,376	19,826

VALUATION BALANCE SHEET of the Scottish Metropolitan Life Assurance Company Limited, as at 31st December 1898.

Net Liability under Assurance and Annuity transactions (as per Summary Statement provided in Schedule 5) -	£. s. d.	Life Assurance and Annuity Fund (as per Balance Sheet under Schedule 4) -	£. s. d.
Surplus -	361,567 13 1		368,645 14 8
	7,078 1 7		
	£. 368,645 14 8		£. 368,645 14 8

I hereby certify that the amount of the net liability of the Scottish Metropolitan Life Assurance Company (Limited) to its policyholders as at 31st December 1898 is 361,567*l.* 13*s.* 1*d.*, and that the same has been ascertained in accordance with the principles laid down in the articles of association of the Company.

Edinburgh, 11 May 1899.

W. R. Macdonald, Actuary.

Note.—The above Balance Sheet shows the result of the valuation on the more stringent basis of 3½ per cent. The surplus under the original basis of 4 per cent. amounted to 17,388*l.* 3*s.* 11*d.* Of this sum 10,310*l.* 2*s.* 4*d.*, together with 15,107*l.* 9*s.* 4*d.* from the premium on the new issue of shares has been absorbed in altering the basis of the valuation, the reserves thus being strengthened by 25,417*l.* 11*s.* 8*d.*

In the articles of association of the Scottish Metropolitan Life Assurance Company (Limited) it is provided by Clause 113 that "At each of the said periodical investigations the Actuary of the company shall certify to the trustees the amount of the then net liability of the Company to its policyholders, as brought out in the manner above provided; and it shall be the duty of the trustees, either by the production of a certificate by the auditor or auditors of the Company, or by the inspection of the securities on which the funds are invested, to see that the amount at the credit of the Life Assurance Fund of the Company is not less than the amount of the said net liability according to the actuary's certificate. When the trustees have so satisfied themselves they shall affix a certificate to that effect to the Investigation Report and Balance Sheet of the Company."

In terms of the above provision we have satisfied ourselves by the production of a certificate by the auditors of the Company, and by an inspection of securities representing mortgages, loans, and other investments in excess of the amount named, that the 361,567*l.* 13*s.* 1*d.*, set out in the actuary's certificate is at the credit of the Life Assurance Fund, and that this fund is more than covered by the investments of the Company as at 31st December 1898.

This is without taking into accounts the loans on policies within their surrender value, the agents' balances, outstanding premiums, outstanding and accrued interest, sums due to the Company, cash in bank, and cash in hand at head office and branches, which are otherwise certified to by the auditors in the balance sheet signed by them, produced to us, and submitted to the shareholders at their annual meeting.

Dated this 16th day of May 1899.

James Howden, Trustee.
J. Hill Duncan, Trustee.
Fred John Young, Trustee.

SCOTTISH METROPOLITAN LIFE INSURANCE COMPANY (LIMITED)—*continued.*VII—*continued.*VALUATION BALANCE SHEET of the Policies under London Amicable Fund
as at 31st December 1898.

	£.	s.	d.		£.	s.	d.
Net Liability under Assurance and Annuity Transactions (as per Summary Statement provided in Schedule 5)	19,826	1	5	Life Assurance and Annuity Fund (as per Balance Sheet under Schedule 4)	18,347	14	7
				Deficiency	1,478	6	10
£.	19,826	1	5	£.	19,826	1	5

I hereby certify that the amount of Net Liability of the Policies under the London Amicable Fund, as at 31st December 1898, is 19,826*l.* 1*s.* 5*d.*, and that the same has been ascertained in accordance with the principle laid down in Agreement of Transfer.

Edinburgh, 11th May 1899.

W R. Macdonald, Actuary.

Note.—The above Balance Sheet shows the result of the Valuation, in terms of the Agreement of Transfer, of the Policies under the London Amicable Fund, being Policies of the London Amicable Life Assurance Society which have not been exchanged for Scottish Metropolitan Policies, and which have no claim on the Scottish Metropolitan Life Assurance Fund.

VIII.

The Policies of the Company share in the Profits when the Premiums accumulated at 4 per cent. compound interest amount to the sum assured.

IX.

The result of the valuation on a 3½ per cent. basis show that there is a surplus in the Life Assurance Fund over the liabilities of 7,078*l.* 1*s.* 7*d.* The surplus brought forward from the previous valuation being 2,342*l.* 12*s.* 5*d.*, the net profit made by the Company during the quinquennium was 4,735*l.* 9*s.* 2*d.* In order to facilitate comparison with previous investigations, it may be stated that if the valuation had been on a 4 per cent. basis it would have shown a surplus of 17,388*l.* 3*s.* 11*d.* over and above the Premium on the issue of New Shares carried to the Life Assurance Account at 31st December 1898.

(2.) The number of Policies entitled to participate at 31st December 1898 was 166, representing a total sum assured of 88,170*l.* The amount of profit divided among these is 3,602*l.* 8*s.* 7*d.* A further sum of 349*l.* 10*s.* 3*d.* has been allocated for division among the Policies which became claims during the quinquennium, and, according to the rules of the Company, had qualified to share in a distribution of profits, such Policies being thus placed on an equitable footing with the Policies in force participating as at the date of valuation.

(3.) This division leaves a balance of 3,126*l.* 2*s.* 9*d.* to be carried forward.

The Bonuses declared on Policies entitled to participate in Profits take the form of additions to, and are payable along with, the sums assured when the Policies become claims. The following Statement gives examples of the Bonuses on a 100*l.* Policy :—

DESCRIPTION OF ASSURANCE.	First Bonus Vested on 1st January of the Year during which the Premiums, with 4 per Cent. Compound Interest, Accumulate to the Sum Assured.	Further Bonus Vesting on each 1st January next thereafter until the date of the next Investigation.
	£. s. d.	£. s. d.
(a.) For Whole Term of Life :—By Uniform Payments	5 - -	- 10 -
(b.) " " By Limited Payments		
(c.) " " By Increasing Premiums		
(d.) Joint Lives	15 - -	1 10 -
(e.) For Whole Term of Life :—By Special Limited Payments—Non-Forfeitable System		
(f.) Endowment Assurances at full with Profit Rates	12 - -	1 4 -
(g.) " " at Scottish Economic with Profit Rates		
(h.) " " at Minimum with Profit Rates		
	5 - -	- 5 -

Bonuses at a similar rate also declared on Policies which will become entitled to participate for the first time during the period between 31st December 1898 and 31st December 1903, these Bonuses being contingent on the lives assured surviving until the dates on which the respective Policies become entitled to participate

SCOTTISH METROPOLITAN LIFE ASSURANCE COMPANY (LIMITED)—*continued.*IX.—*continued.*

Policyholders entitled to participate are permitted to surrender their Bonuses for equivalent cash values in accordance with the following Table:—

TERMS for Surrendering Vested Bonus on a Whole Life Policy, according to the Age of the Life Assured at the date of Surrender.

Age last Birthday.	Cash Value of 5% Bonus.	Age last Birthday.	Cash Value of 5% Bonus.	Age last Birthday.	Cash Value of 5% Bonus.
	£. s. d.		£. s. d.		£. s. d.
45	1 15 4	57	2 5 10	69	2 17 2
46	1 16 2	58	2 6 9	70	2 18 2
47	1 16 11	59	2 7 9	71	2 19 1
48	1 17 9	60	2 8 8	72	3 - -
49	1 18 8	61	2 9 8	73	3 - 11
50	1 19 6	62	2 10 8	74	3 1 9
51	2 - 4	63	2 11 7	75	3 2 7
52	2 1 3	64	2 12 6	76	3 3 4
53	2 2 1	65	2 13 6	77	3 4 1
54	2 3 -	66	2 14 5	78	3 4 10
55	2 3 11	67	2 15 4	79	3 5 6
56	2 4 11	68	2 16 3	80	3 6 2

J. W. Dunn,
And. Forrester,
R. A. Robertson, } Directors.
Wm. Gibson Bloxson, Manager.
W. R. Macdonald, Actuary.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Scottish Metropolitan Life Assurance Company (Limited), on the 31st December 1898.

I.

Annual Premiums for Assurance of 100*l.*, Payable at Death.

For the Whole Term of Life—With Profits.

AGE.	ANNUAL PREMIUM.			AGE.	ANNUAL PREMIUM.		
	For Life.	Limited to 21 Payments.	Limited to 14 Payments.		For Life.	Limited to 21 Payments.	Limited to 14 Payments.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
15	1 13 8	2 9 4	3 4 5	40	2 14 7	3 7 7	4 5 11
16	1 13 10	2 9 5	3 4 6	41	2 16 5	3 9 2	4 7 10
17	1 14 -	2 9 6	3 4 7	42	2 18 5	3 11 -	4 9 10
18	1 14 3	2 9 7	3 4 8	43	3 - 7	3 12 11	4 12 1
19	1 14 6	2 9 8	3 4 9	44	3 2 10	3 14 11	4 14 3
20	1 14 9	2 9 9	3 4 11	45	3 5 4	3 17 2	4 16 9
21	1 15 1	2 9 11	3 5 1	46	3 7 10	3 19 4	4 19 2
22	1 15 6	2 10 3	3 5 3	47	3 10 7	4 1 9	5 1 10
23	1 15 10	2 10 5	3 5 6	48	3 13 5	4 4 3	5 4 5
24	1 16 4	2 10 10	3 5 11	49	3 16 4	4 6 9	5 7 1
25	1 16 10	2 11 3	3 6 5	50	3 19 7	4 9 7	5 10 1
26	1 17 6	2 11 10	3 7 2	51	4 2 11	4 12 6	5 13 1
27	1 18 2	2 12 5	3 7 10	52	4 6 7	4 15 8	5 16 4
28	1 19 -	2 13 2	3 8 9	53	4 10 6	4 19 1	5 19 10
29	1 19 9	2 13 10	3 9 7	54	4 14 7	5 2 8	6 3 5
30	2 - 8	2 14 8	3 10 7	55	4 19 -	5 6 7	6 7 3
31	2 1 8	2 15 7	3 11 9	56	5 3 9	5 10 10	6 11 5
32	2 2 8	2 16 6	3 12 10	57	5 8 9	5 15 3	6 15 8
33	2 3 11	2 17 8	3 14 3	58	5 14 2	6 - 2	7 - 4
34	2 5 2	2 18 10	3 15 8	59	5 19 11	6 5 4	7 5 2
35	2 6 7	3 - 3	3 17 4	60	6 6 1	6 11 -	7 10 5
36	2 8 -	3 1 6	3 18 11	61	6 12 7	6 17 -	7 15 11
37	2 9 6	3 2 11	4 - 6	62	6 19 7	7 3 6	8 1 10
38	2 11 1	3 4 4	4 2 3	63	7 7 -	7 10 5	8 8 2
39	2 12 9	3 5 11	4 4 -	64	7 14 11	7 17 11	8 14 11

The Company does not publish Non-Profit Rates of Premium for Assurances for the whole term of life. Any such Assurances appearing in the Returns are either Re-assurances from other Companies at their Rates, or Policies issued by this Company under special circumstances.

SCOTTISH METROPOLITAN LIFE ASSURANCE COMPANY (LIMITED)—*continued.*

II. and III.

The total amount assured on lives for the whole term of life, which are in existence at the date before mentioned.

The amount of Premiums receivable annually for each year of life, after deducting the abatements made by the application of Bonuses.

Assurances for the Whole Term of Life by Uniform Premiums.

Age.	WITH PROFITS.			WITHOUT PROFITS.		
	Sums Assured.	Office Yearly Premiums.		Sums Assured.	Office Yearly Premiums.	
		Ordinary.	Extra.		Ordinary.	Extra.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
18	100 - -	1 14 -	- - -	- - -	- - -	- - -
19	1,300 - -	22 5 3	- - -	- - -	- - -	- - -
20	700 - -	12 5 10	- - -	- - -	- - -	- - -
21	2,000 - -	51 10 8	3 8 5	- - -	- - -	- - -
22	1,550 - -	27 4 2	- 19 3	- - -	- - -	- - -
23	5,637 10 -	105 8 2	16 14 1	- - -	- - -	- - -
24	5,375 - -	97 2 -	- 19 3	- - -	- - -	- - -
25	8,668 15 -	158 19 7	33 3 7	100 - -	1 12 6	- - -
26	8,200 - -	152 14 9	34 10 7	- - -	- - -	- - -
27	6,212 10 -	115 19 7	3 9 3	2,000 - -	34 15 -	- - -
28	10,962 10 -	188 14 6	15 3 4	- - -	- - -	- - -
29	13,012 10 -	249 19 11	7 10 10	1,538 16 8	26 10 -	- - -
30	25,050 - -	490 5 4	233 2 2	- - -	- - -	- - -
31	24,187 10 -	489 13 2	17 6 9	- - -	- - -	- - -
32	18,193 15 -	364 18 11	9 11 1	2,004 13 3	37 - 10	- - -
33	22,900 - -	469 14 6	11 18 5	5,593 10 -	116 3 -	9 15 3
34	22,837 10 -	471 2 10	5 3 -	- - -	- - -	- - -
35	20,387 10 -	431 17 8	17 14 3	100 18 4	- - -	- - -
36	27,981 5 -	581 4 9	6 11 3	148 13 4	- - -	- - -
37	24,062 10 -	522 5 2	11 8 1	1,722 1 -	39 7 10	- - -
38	29,853 15 -	668 3 8	9 13 3	1,000 - -	22 12 6	- - -
39	31,214 14 -	668 2 9	26 5 8	3,196 5 3	72 2 3	- - -
40	30,318 15 -	714 11 -	13 18 10	658 15 -	11 9 10	- - -
41	41,303 2 -	988 - 5	15 18 2	1,883 3 4	26 12 6	- - -
42	40,730 - -	953 4 3	7 1 3	1,692 8 8	32 5 10	- - -
43	52,908 16 -	1,325 12 7	6 5 11	2,012 15 -	49 16 1	- - -
44	43,725 - -	1,065 5 11	11 13 9	1,456 1 8	38 8 4	- 10 4
45	47,567 16 -	1,260 19 9	41 13 8	1,063 2 8	25 1 3	- - -
46	53,900 - -	1,508 10 9	20 11 11	4,796 13 5	95 13 -	- - -
47	47,173 10 -	1,304 5 2	10 3 9	1,335 1 -	30 3 4	- - -
48	39,629 - -	991 1 8	15 2 2	4,137 13 10	92 12 6	- - -
49	50,722 19 -	1,463 15 5	8 13 6	5,038 - -	175 - -	- - -
50	58,677 7 -	1,803 8 -	14 18 1	672 - -	17 5 -	- - -
51	44,362 10 -	1,258 1 10	5 7 3	1,361 - -	33 18 4	- - -
52	34,998 12 -	984 15 8	6 1 5	5,500 - -	179 12 1	- - -
53	39,018 15 -	1,191 4 9	28 10 2	942 13 9	12 10 -	- - -
54	22,299 14 -	638 16 10	2 6 11	13,422 13 6	226 10 -	- - -
55	21,000 - -	839 7 2	33 1 8	592 17 6	- - -	- - -
56	20,661 - -	564 18 8	- 10 -	2,690 - -	98 14 -	- - -
57	26,600 - -	703 13 8	- - -	248 - -	- - -	- - -
58	24,505 - -	889 13 9	3 18 3	202 - -	- - -	- - -
59	23,575 - -	823 12 -	- 18 9	1,500 - -	49 - -	- - -
60	31,839 - -	1,072 5 11	3 15 8	4,500 - -	228 5 10	- - -
61	16,162 10 -	613 8 1	3 19 5	900 - -	50 18 4	- - -
62	9,650 - -	447 16 4	3 18 9	51 3 6	- - -	- - -
63	16,300 - -	737 5 4	- - -	3,533 6 8	174 13 4	- - -
64	11,022 10 -	408 15 6	- - -	1,000 - -	55 9 2	- - -
65	29,828 3 4	1,369 10 10	- - -	300 - -	7 2 6	- - -
66	2,050 - -	94 1 4	- - -	8,900 - -	657 5 -	- - -
67	6,272 - -	314 15 11	- - -	2,600 - -	118 9 10	- - -
68	5,850 - -	263 3 11	- - -	700 - -	33 5 -	- - -
69	5,400 - -	226 3 -	- - -	1,750 - -	118 7 8	- - -
70	4,223 10 -	140 11 9	- - -	1,450 - -	124 8 4	- - -
71	4,850 - -	135 9 9	- - -	200 - -	9 - -	- - -
72	1,600 - -	28 6 8	- - -	2,000 - -	175 6 8	- - -
73	2,500 - -	143 - 5	- - -	500 - -	33 11 3	- - -
74	100 - -	10 5 -	- - -	1,500 - -	95 13 9	- - -
75	200 - -	11 2 11	- - -	- - -	- - -	- - -
76	2,050 - -	222 16 8	- - -	- - -	- - -	- - -
77	3,000 - -	252 - -	- - -	500 - -	42 13 4	- - -
78	1,900 - -	145 2 -	- - -	200 - -	24 17 8	- - -
79	100 - -	18 14 -	- - -	- - -	- - -	- - -
80	50 - -	5 1 10	- - -	- - -	- - -	- - -
81	50 - -	4 3 3	- - -	27 - - -	4 10 -	- - -
82	100 - -	8 6 5	- - -	- - -	- - -	- - -
83	100 - -	11 12 4	- - -	- - -	- - -	- - -
87	600 - -	92 14 -	- - -	- - -	- - -	- - -
£.	1,232,861 13 4	34,390 19 7	723 1 9	99,221 7 4	3,498 13 8	10 5 7

Note.—Extra premiums amounting to 206*l.* 7*s.* 8*d.* are also received annually in respect of temporary and variable risks of foreign residence.

SCOTTISH METROPOLITAN LIFE ASSURANCE COMPANY (LIMITED)—*continued.*II. and III.—*continued*

Re-assurances under Policies for the Whole Term of Life by Uniform Premiums.

Age.	RE-ASSURANCES WITH PROFITS.						RE-ASSURANCES WITHOUT PROFITS.								
	Sums Assured.	Office Yearly Premiums.						Sums Assured.	Office Yearly Premiums.						
		Ordinary.			Extra.				Ordinary.			Extra.			
	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.
30	4,700	-	-	95	12	6	176	13	4	1,000	-	-	17	11	8
31	3,250	-	-	67	17	8	-	-	-	-	-	-	-	-	-
32	1,000	-	-	20	6	8	-	-	-	-	-	-	-	-	-
34	-	-	-	-	-	-	-	-	-	1,000	-	-	15	12	6
37	700	-	-	17	-	8	-	-	-	-	-	-	-	-	-
38	1,000	-	-	27	-	10	-	-	-	-	-	-	-	-	-
40	1,000	-	-	28	18	4	-	-	-	1,000	-	-	18	7	6
41	8,000	-	-	206	-	-	-	-	-	-	-	-	-	-	-
43	3,500	-	-	98	-	-	-	-	-	1,000	-	-	20	7	6
45	-	-	-	-	-	-	-	-	-	3,000	-	-	68	-	-
46	17,050	-	-	562	-	6	-	-	-	4,400	-	-	89	19	-
47	500	-	-	14	6	8	-	-	-	1,500	-	-	42	2	6
48	-	-	-	-	-	-	-	-	-	450	-	-	12	19	8
49	3,000	-	-	103	14	2	-	-	-	8,000	-	-	253	17	11
50	12,800	-	-	436	7	7	-	15	-	4,000	-	-	131	15	-
51	-	-	-	-	-	-	-	-	-	4,500	-	-	125	5	-
52	-	-	-	-	-	-	-	-	-	2,500	-	-	73	13	9
53	2,000	-	-	48	10	10	10	-	-	4,500	-	-	153	13	4
54	1,400	-	-	36	15	-	-	-	-	6,254	-	-	18	6	8
55	1,250	-	-	58	13	7	16	3	4	-	-	-	-	-	-
57	500	-	-	11	19	7	-	-	-	-	-	-	-	-	-
58	1,500	-	-	54	15	-	-	-	-	-	-	-	-	-	-
59	4,000	-	-	133	12	6	-	-	-	700	-	-	26	6	9
60	-	-	-	-	-	-	-	-	-	4,500	-	-	161	2	11
63	6,000	-	-	330	6	8	-	-	-	2,000	-	-	104	-	-
64	-	-	-	-	-	-	-	-	-	500	-	-	20	7	6
65	2,000	-	-	81	5	-	-	-	-	11,500	-	-	494	13	4
66	-	-	-	-	-	-	-	-	-	5,150	-	-	397	8	4
70	-	-	-	-	-	-	-	-	-	500	-	-	46	8	-
73	-	-	-	-	-	-	-	-	-	500	-	-	30	7	11
76	350	-	-	45	4	2	-	-	-	325	-	-	38	17	10
77	1,000	-	-	80	-	-	-	-	-	-	-	-	-	-	-
£.	76,500	-	-	2,558	7	11	203	11	8	68,779	-	-	2,361	4	7
													7	2	6

IV., V. and VI.

The total amount assured under classes of assurance business other than for the whole term of life.

The amount of Premiums receivable annually.

The total amount of Premiums which has been received.

Assurances other than for the Whole Term of Life by Uniform Premiums.

DESCRIPTION OF ASSURANCE.	Sums Assured.	Office Yearly Premiums.		Total Premiums Received.
		Ordinary.	Extra.	
ASSURANCES.				
I.—WITH PARTICIPATION IN PROFITS.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
For the whole term of life,—by Limited Payments	124,775 - -	4,090 1 4	48 9 3	41,596 9 4
Do. by Special Limited Payments, Non-Forfeitable System.	17,927 10 -	523 15 11	58 1 6	5,886 13 7
Do. by Increasing Premiums	56,150 - -	965 17 7	2 15 -	2,363 18 10
Endowment Assurances	269,733 17 -	11,062 13 8	54 3 9	81,711 19 1
Joint Lives	3,550 - -	141 4 2	2 - -	771 8 11
Joint Lives and Life of Survivor	150 - -	5 15 11	-	34 15 6
Deferred Assurances	5,500 - -	55 11 3	-	611 5 -
TOTAL Assurances with Profits - - £.	477,786 7 -	16,844 19 10	165 9 6	132,976 10 3
II.—WITHOUT PARTICIPATION IN PROFITS.				
For the whole term of Life,—by Limited Payments	6,712 10 -	314 3 10	12 - 3	1,922 19 9
Do. by Increasing Premiums	11,562 10 -	251 - 1	12 17 10	621 9 2
Endowment Assurances	275,637 1 5	10,411 1 8	43 9 7	92,389 4 1
Joint Lives	1,800 - -	74 19 2	- 10 -	379 9 8
Joint Lives and Life of Survivor	1,280 - -	8 16	1 10 -	370 18 -
Temporary Assurances	74,849 10 -	1,255 14 6	-	3,300 8 2
Survivorship Assurances	63,366 - -	667 5 7	20 10 8	4,688 12 4
Endowments	38,290 19 6	1,137 18 8	-	7,762 6 8
Issue Assurances	29,050 - -	-	-	1,876 8 -
Marriage Assurances	7,300 - -	-	-	785 - -
Lunacy Assurances	5,900 - -	-	-	391 2 6
Name and Arms Assurances	5,000 - -	80 -	-	223 - -
TOTAL Assurances without Profits - - £.	520,748 10 11	14,200 19 6	90 18 4	114,710 18 4

Note.—Extra premiums amounting to 121l. 5s. are also received annually in respect of temporary and variable risks of foreign residence.

SCOTTISH METROPOLITAN LIFE ASSURANCE COMPANY (LIMITED)—*continued.*IV., V. and VI.—*continued.*

Re-assurances under Policies other than for the Whole Term of Life by Uniform Premiums.

DESCRIPTION OF ASSURANCE.	Sums Assured.	Office Yearly Premiums.		Total Premiums Paid.
		Ordinary.	Extra.	
I.—WITH PARTICIPATION IN PROFITS.				
	£.	£. s. d.	£.	£. s. d.
For the whole term of Life—				
By Limited Payments - - - - -	500	25 8 4	—	216 - 10
By Special Limited Payments, Non-forfeitable System	200	6 19 2	—	69 11 8
By Increasing Premiums - - - - -	3,250	53 4 -	—	166 1 -
Endowment Assurances - - - - -	2,000	149 - -	—	149 - -
TOTAL Re-assurances with Profits - - - £.	5,950	234 11 6	—	600 13 6
II.—WITHOUT PARTICIPATION IN PROFITS.				
For the whole term of Life—				
By Limited Payments - - - - -	2,500	93 2 1	—	1,070 14 7
By Increasing Premiums - - - - -	1,000	13 5 10	—	26 11 8
Endowment Assurances - - - - -	14,700	877 6 10	—	5,659 5 6
Temporary Assurances - - - - -	33,250	583 3 4	—	641 - -
Survivorship Assurances - - - - -	12,700	157 16 10	—	505 1 -
Issue Assurances - - - - -	29,050	—	—	1,876 8 -
Marriage Assurances - - - - -	7,300	—	—	785 - -
Lunacy Assurances - - - - -	5,900	—	—	391 2 6
Name and Arms Assurances - - - - -	5,000	80 - -	—	223 - -
TOTAL Re-assurances without Profits - - - £.	111,400	1,804 14 11	—	11,178 3 3

VII.

The Total Amount of immediate Annuities on Lives :

Immediate Annuities on Single Lives.

Age.	Amount of Annuities.	Age.	Amount of Annuities.	Age.	Amount of Annuities.
	£. s. d.		£. s. d.		£. s. d.
37	9 - -	58	48 8 -	70	100 12 10
40	40 - -	59	40 9 8	71	90 - -
47	9 - -	61	88 6 6	72	26 - -
50	37 10 -	62	2 10 -	73	94 8 4
51	84 10 6	63	18 16 6	74	84 8 -
52	276 9 8	64	40 - -	77	53 18 6
53	31 5 -	65	25 - -	78	45 2 -
54	22 3 10	66	280 1 -	79	21 4 -
55	173 10 -	67	100 - -	81	41 10 10
56	110 6 10	68	111 18 8	83	127 18 6
57	106 14 -	69	35 - -	87	200 - -
			TOTAL - - - £.		2,556 3 2

Temporary Annuities on Single Lives.

Age.	Amount of Annuities.
	£. s. d.
32	14 8 -
37	24 16 -
	39 4 -

SCOTTISH METROPOLITAN LIFE ASSURANCE COMPANY (LIMITED)--continued.

VII.—continued.

Other Immediate Annuities on Lives.

DESCRIPTION OF ANNUITY.	Ages.	Amount of Annuities.
		£. s. d.
On Joint Lives - - - - -	61 & 46	85 - -
On Joint Lives and Life of Survivor -	69 & 53	12 - -
Ditto - - - ditto - - -	71 & 69	15 - -
	£.	112 - -

VIII.

The Amount of all Annuities other than those specified under Heading No. 7.

DESCRIPTION OF ANNUITY.	Amount of Annuity.	Consideration Money.	Office Yearly Premiums.	Total Premiums Received.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Contingent Reversionary Annuities - -	250 - -	200 - -	34 - -	5 13 4
Deferred Annuities - - - - -	322 10 -	297 4 10	83 9 2	594 16 8
Annuities certain - - - - -	15 15 -	150 - -	—	—
£.	588 5 -	647 4 10	117 9 2	600 10 -

IX.

The average rate of interest at which the Life Assurance Fund of the company was invested, at the close of each year during the period since the last investigation—

			£. s. d.
At 31st December 1894 - - - - -	- - - - -	- - - - -	4 2 2 per cent.
„ 31st „ 1895 - - - - -	- - - - -	- - - - -	4 1 3 „
„ 31st „ 1896 - - - - -	- - - - -	- - - - -	4 2 - „
„ 31st „ 1897 - - - - -	- - - - -	- - - - -	4 2 6 „
„ 31st „ 1898 - - - - -	- - - - -	- - - - -	4 4 7 „

Note.—These rates of interest refer only to funds accumulated out of premiums, and do not include rates realised from investments under the head of capital account.

X.

A table of minimum values, if any, allowed for the surrender of policies for the whole term of life, and for endowments and endowment assurances, or a statement of the method pursued in calculating such surrender values, with instances of its application to policies of different standing, and taken out at various interval ages from the youngest to the oldest.

Under ordinary whole life policies and endowment assurances, so long as less than three annual premiums have been paid, no surrender value is given, but a minimum of 33 per cent. of each annual premium paid after the second is returned should the assurer desire to discontinue the policy. In the case of endowments, where the premiums are non-returnable in the event of death, no surrender value is allowed; where the premiums (without interest) are returnable in case of death, a surrender value would be allowed; but it would be a matter for special arrangement, depending on the special circumstances of each case. The directors reserve power to increase or diminish the values to be allowed at any time.

J. W. Dunn,
And. Forrester,
R. A. Robertson, } Directors.
Wm. Gibson Bloxson, Manager.
W. R. Macdonald, Actuary.

SCOTTISH METROPOLITAN LIFE ASSURANCE COMPANY (LIMITED)—*continued.*

SUPPLEMENTARY STATEMENTS relative to "London Amicable" Policies, particulars of which are included in the "Accounts and Statements" of the "Scottish Metropolitan Life Assurance Company (Limited), as at 31st December 1898.

(Sixth Schedule.)

II. and III.

The total amount assured on lives for the whole term of life, which are in existence at the date before mentioned.

The amount of Premiums receivable annually for each year of life, after deducting the abatements made by the application of bonuses.

Assurances for the Whole Term of Life by Uniform Premiums.

WITH PROFITS.				WITHOUT PROFITS.		
Age.	Sums Assured.	Office Yearly Premium.		Sums Assured.	Office Yearly Premiums.	
		Ordinary.	Extra.		Ordinary.	Extra.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
25	200 - -	3 4 -	—	—	—	—
27	150 - -	2 19 -	—	—	—	—
29	—	—	—	38 16 8	—	—
31	600 - -	12 12 4	—	—	—	—
32	—	—	—	4 13 3	—	—
35	—	—	—	100 18 4	—	—
37	—	—	—	22 1 -	—	—
38	300 - -	—	—	1,000 -	22 12 6	—
39	1,100 - -	2 13 -	—	196 5 3	3 7 3	—
40	300 - -	6 17 -	—	236 15 -	4 6 10	—
41	200 - -	4 15 8	—	—	—	—
42	—	—	—	65 8 8	—	—
43	—	—	—	86 15 -	—	—
44	800 - -	23 2 -	—	56 1 8	—	—
45	—	—	—	513 2 8	13 10 -	—
46	300 - -	—	—	11 13 5	—	—
47	2,500 - -	77 16 1	—	190 11 -	—	—
48	500 - -	14 8 9	—	4 3 -	—	—
50	—	—	—	600 - -	17 5 -	—
51	3,600 - -	119 4 1	—	200 - -	5 2 -	—
52	3,000 - -	101 12 6	—	—	—	—
53	—	—	—	442 13 9	—	—
54	700 - -	14 7 3	—	6,223 1 6	—	—
55	600 - -	23 8 6	—	592 17 6	—	—
57	5,100 - -	46 14 -	—	—	—	—
58	400 - -	16 18 -	—	—	—	—
60	150 - -	—	—	—	—	—
62	100 - -	5 4 -	—	51 3 6	—	—
63	—	—	—	333 6 8	—	—
65	350 - -	24 9 1	—	—	—	—
66	350 - -	22 4 8	—	—	—	—
71	1,000 - -	—	—	—	—	—
£.	22,300 - -	522 9 11	—	10,970 7 10	66 3 7	—

SCOTTISH METROPOLITAN LIFE ASSURANCE COMPANY (LIMITED)—*continued.*II. and III.—*continued.*

Re-assurances under Policies for the Whole Term of Life by Uniform Premiums.

Age.	Re-assurances with Profits.			Re-assurances without Profits.		
	Sums Assured.	Office Yearly Premiums.		Sums Assured.	Office Yearly Premiums.	
		Ordinary.	Extra.		Ordinary.	Extra.
	£.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
52	—	—	—	2,500 - -	73 13 9	—
54	—	—	—	5,754 - -	—	—
£.	-	—	—	8,254 - -	73 13 9	—

IV., V. and VI.

The total amount assured under classes of assurance business other than for the whole term of life.

The amount of Premiums receivable annually.

The total amount of Premiums which has been received.

Assurances other than for the Whole Term of Life by Uniform Premiums.

DESCRIPTION OF ASSURANCE.	Sums Assured.	Office Yearly Premiums.		Total Premiums Received.
		Ordinary.	Extra.	
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
ASSURANCES.				
I. WITH PARTICIPATION IN PROFITS.				
For the Whole Term of Life by Increasing Premiums - - - - -	1,000 - -	12 11 8	—	62 18 4
Endowment Assurances - - - - -	5,728 - -	313 12 3	—	2,535 9 2
Joint Lives - - - - -	100 - -	6 3 8	—	49 9 4
Deferred Assurances - - - - -	5,500 - -	55 11 3	—	611 5 -
TOTAL Assurances With Profits - - £.	12,328 - -	387 18 10	—	3,250 1 10
II. WITHOUT PARTICIPATION IN PROFITS.				
Endowment Assurances - - - - -	5,015 11 11	183 6 3	—	3,093 7 7
Endowments - - - - -	3,135 - -	175 3 -	—	1,803 17 4
TOTAL Assurances Without Profits - - £.	8,150 11 11	358 9 3	—	4,897 4 11

No Re-assurances under Policies other than for the Whole Term of Life by Uniform Premiums.

CLERICAL, MEDICAL, AND GENERAL LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Clerical, Medical, and General Life Assurance Society for the Year ending 30th June 1899.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	3,533,404	16	2	Claims under Policies	239,897	3	3
Premiums after deduction of Re-assurance Premiums	293,773	12	11	Endowment Assurances matured	3,750	-	-
Interest and Dividends	137,565	7	10	Surrenders (including Amounts unclaimed on lapsed Policies)	17,755	13	10
Fines for delay in payment of Premiums	307	9	6	Annuities	1,312	8	-
Assignment and Transfer Fees	130	5	-	Commission	13,175	14	7
				Expenses of Management	22,988	17	4
				Dividends to Shareholders	2,500	-	-
				Interim Bonus to ditto	5,000	-	-
				Bonuses taken by Assured in Cash	1,187	-	3
				Ditto in Abatements of Premiums	12,754	14	11
				Income Tax	4,554	3	7
				Amount of Funds at the end of the Year, as per Second Schedule	3,640,305	15	8
£.	3,965,181	11	5	£.	3,965,181	11	5

BALANCE SHEET

Of the Clerical, Medical, and General Life Assurance Society on the 30th June 1899.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
Shareholders' Capital paid up	50,000	-	-	Mortgages on Property within the United Kingdom	1,038,567	6	-
Assurance Fund	3,590,305	15	8	Loans on the Society's Policies (within their Surrender Value)	102,779	-	-
Total Funds as per First Schedule	3,640,305	15	8	Loans of Half and Quarter Premiums	50,762	4	4
Claims admitted or announced, but not paid	41,457	18	-	Investments:			
Surrender Values unclaimed	264	11	7	British Government Securities	72,721	-	2
Dividends and Bonuses to Shareholders due	7,500	-	-	Corporation Stocks	30,408	6	10
Due for Rates, Income Tax, Commission and Sundry Liabilities	5,694	9	1	Colonial Government Securities	301,073	-	8
				Colonial Municipal Securities	47,147	1	2
				British Railway Debentures and Debenture Stocks	592,418	1	11
				British Railway Stocks (Preferred Ordinary)	11,684	19	8
				United States of America Railroad Bonds and Preferred Stock (2,730/100 Preferred Stock)	100,580	19	7
				Colonial Railway Debentures and Debenture Stock	25,706	2	2
				Gas Company's Debenture Stock	51,500	-	-
				Reversionary Companies' Debenture Stocks	20,000	-	-
				Dock Company's Debenture and Preference Stocks (5,724/100 Preference Stock)	53,000	-	-
				Indian Government Guaranteed Railway Securities	117,362	17	5
				House Property (the Society's Freehold Office)	12,750	-	-
				Ground Rents	54,843	10	6
				Reversions	6,275	2	4
				Loans on Life Interests and Reversions	384,250	14	-
				Loans on Security of County, District, and Borough Rates	333,446	12	2
				Bank Deposits for fixed periods and Bank Stocks	152,566	13	4
				Agents' Balances	29,246	15	-
				Outstanding Premiums	16,063	7	2
					£.	s.	d.
				Outstanding Interest, overdue	202	7	5
				Outstanding Interest, due and payable	2,906	5	-
				Outstanding Interest, accrued but not yet payable	43,402	6	8
				Cash:	46,510	19	1
				On Deposit	30,000	-	-
				In hand and on Current Account	13,558	-	10
£.	3,695,222	14	4	£.	3,695,222	14	4

Wilfred J. Cripps, Chairman.
John Edwd. Kempe, Director and Deputy-Chairman.
John Coles, Director.
W. J. H. Whittall, Actuary and Secretary.

NATIONAL GUARDIAN ASSURANCE COMPANY (LIMITED).

REVENUE ACCOUNT

Of the National Guardian Assurance Company (Limited) for the eighteen months ending 31st December 1898.

Amount of Funds at the beginning of the Year.	£.	s.	d.		£.	s.	d.	
	12,138	11	11	Claims under Policies	6,915	8	11	
Premiums	16,187	7	2½	Surrenders	2,146	11	11	
Interest and Dividends	441	3	—	Commission, New Business	3,107	19	2½	
Increase of Capital	10,339	—	—	Expenses of Management*	21,036	12	5	
Increase in value of leasehold at Birmingham, as per valuation	3,451	8	10	Amount of Funds at end of year	28,081	15	10½	
Assets acquired with businesses taken over, viz :—Funds of the British General Friendly Society and the Royal Oak Friendly Society transferred to the Company	18,730	17	4½					
£.	61,288	8	4		£.	61,288	8	4

* 4,943*l.* 9*s.* 9½*d.* of this item for commutation of agreements and contracts for services entered into on behalf of the Company.

BALANCE SHEET

Of the National Guardian Assurance Company (Limited) on the 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up 20,331	-	-	-	Mortgage on property within the United Kingdom	2,725	-	-
Assurance Fund	7,750	15	10½	Railway and other debentures and debenture stocks	10,000	-	-
Total Funds as per first schedule	28,081	15	10½	House Property	11,496	3	9
Mortgage, 5000 <i>l.</i> on premises in Birmingham	-	-	-	Loans upon Personal Security and Companies' Policies*	555	-	-
Bank Loan, 5,138 <i>l.</i> 2 <i>s.</i> 7 <i>d.</i>	18,090	4	2	Agents' Balances	1,450	-	4½
Sundry Creditors, 7,952 <i>l.</i> 1 <i>s.</i> 7 <i>d.</i>	-	-	-	Cash in hand and on current account	1,797	-	1
Forfeited Share Account	13	-	-	Furniture and Stationery	369	15	10
				Cost of establishing new Branches and extension of business	17,792	-	-
£.	46,185	-	-½	£.	46,185	-	-½

* In each case the Loan is made on Policy and Personal Security combined.

Note.—The two sums, 14,216*l.* 16*s.* 4*d.* and 532*l.* 11*s.* 4*d.* as shown in previous balance sheet for year ending 30th June 1897, were transferred, with the liability attached thereto, to a new company designated "The National Guardian Loan and Discount Company" of Southampton Buildings, Holborn, and have not been dealt with by this Company.

16th November 1899.

Charles Innes-Baillie, Chairman.
Charles Hugonin, } Directors.
Daniel Webb, }
James Turnbull, Managing Director.

BRITISH WORKMAN'S AND GENERAL ASSURANCE COMPANY (LIMITED).

(First and Second Schedules).

REVENUE ACCOUNT

Of the British Workman's and General Assurance Company (Limited) for Year ending 30th April 1899.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year	363,334	6	9	Claims under Policies, including Bonus additions (no Re-assurances)	204,114	18	11			
Premiums	606,343	14	2	Endowments and Endowment Assurances matured	43,975	4	-			
Interest, Dividends, and Rents	14,340	12	9	Annuities	12	-	-			
Assignment Fees, &c.	194	11	1	Surrenders	20,711	10	8			
Amount received for Sale of Premium Books	425	19	3	Commissions	-	-	-	268,813	13	7
				Expenses of management	45,646	5	10	132,368	6	8
				New Business and Extension Expenses	80,685	18	5			
				Valuation Expenses	2,409	9	7			
				Amounts written off for Depreciation of Furniture	842	2	7			
				Amount written off Investments and Loans	-	-	-	129,583	16	5
				Amount of funds at the end of the Year as per Second Schedule	-	-	-	5,016	6	2
								448,857	1	2
£.	984,639	4	-	£.	984,639	4	-			

BALANCE SHEET

Of the British Workman's and General Assurance Company (Limited) on 30th April 1899.

LIABILITIES.	£.	s.	d.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital Paid up	25,000	-	-				Investments, viz. :-			
Investment Reserve Fund	17,000	-	-				Mortgages on Property within the United Kingdom	111,836	5	3
Assurance Fund	406,857	1	2				Mortgages on Property out of the United Kingdom	10,311	-	-
Total Funds as per First Schedule				448,857	1	2	Freehold and Leasehold Property	39,978	8	7
Claims admitted and in course of settlement				1,306	8	6	London and North Western Railway Consolidated Stock	20,463	12	-
Employees' Deposit Fund				1,453	1	10	North Eastern Railway Consols	12,626	17	6
							Railway and other Shares	13,572	13	4
							Debentures	70,125	12	5
							Ground Rents	40,602	18	-
							Corporation Stock	17,110	12	5
							Loans on the Company's Shares	297	15	6
							" on the Company's Policies	17,825	15	4
							" on Reversions	8,135	2	2
							" on other Companies' Shares	4,857	13	10
							" on Personal Security	1,349	2	11
							Agents' Balances	899	1	-
							Outstanding Premiums	48,660	18	-
							" Interest, Dividends and Rents	4,777	11	8
							Value of Office Furniture and Fittings at Head Office and Branches	11,044	-	3
							Stamps on hand	631	7	2
							Cash in Bank (Current Account)	15,453	15	2
							Cash in hands of Superintendents and Cashier	1,056	9	-
£.	451,616	11	6	£.	451,616	11	6			

Fredk. T. Jefferson,
 Chairman,
 Saml. E. Johnson,
 Joseph A. Patrick,
 J. W. Drake,
 Thos. Dobson,
 W. Greenhalgh,
 Thomas L. Shepherd, Accountant.
 S. J. Port, Secretary.

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Equitable Life Assurance Society of the United States for the Year ending 31st December 1898.

Amount of Funds at beginning of the year	£.	s.	d.	Claims under Policies :—	£.	s.	d.	£.	s.	d.	
	48,951,321	12	8	By Death	2,693,813	17	10				
				By Maturity of Endowments	269,840	7	11				
Premiums	8,050,105	5	5					2,963,654	5	9	
				Surrenders				1,268,932	10	8	
Consideration for Annuities granted	163,722	11	2	Annuities				117,430	3	8	
				Commissions				1,046,682	13	2	
Interest, Dividends and Rents	2,177,288	15	1	Expenses of Management :—							
				Taxes	120,774	15	8				
Gain in Valuation of Assets	910,329	16	4	Agency Expenses	225,083	16	1				
				Other Expenses	425,464	15	1				
								771,323	6	10	
				Cash Bonuses to Policy-holders				637,446	16	11	
				*Interest on Shareholders' Capital				1,458	6	8	
				Amount of Funds at the end of year, as per Second Schedule				53,445,839	17	—	
£.	60,252,768	—	8					£.	60,252,768	—	8

* Under the Charter all profits belong to the Policy-holders, and the Shareholders can receive only 7 per cent. interest on their Paid-up Capital.

BALANCE SHEET

Of the Equitable Life Assurance Society of the United States on 31st December 1898.

LIABILITIES.				ASSETS.					
	£.	s.	d.	£.	s.	d.	£.	s.	d.
Shareholders' Capital paid-up	20,833	6	8				Mortgages on Freehold Property within the United States	7,211,612	8 2
Assurance and Annuity Fund	53,425,006	10	4				Chilian Mortgage Bonds	22,612	1 8
							Deferred Premiums when paid semi-annually or quarterly, less 60 per cent. on new and 5 per cent. on renewals	455,794	15 10
							Investments—		
							United States Bonds	184,333	6 8
							Other Government Bonds, comprising:		
							£.	s.	d.
							South Australian	12,829	11 8
							Cape of Good Hope	11,554	7 6
							Transvaal	10,811	9 2
							Swiss	4,026	13 4
							Prussian	96,515	4 2
							German	98,623	15 -
							Wurtemberg	21,824	7 6
							Swedish	19,986	5 -
							Russian	112,337	5 10
							Italian Rentes	149,328	2 6
							French	25,916	5 -
							Hungarian	22,086	5 -
							Servian	3,996	13 4
							Brazilian	13,253	19 2
								603,090	4 2
							State Bonds	3,152	14 2
							Montreal City and other Municipal Bonds	660,505	- -
							Other Marketable Bonds, including—		
							Railway and other Bonds	24,751,772	18 4
							Telegraph Bonds	485,600	8 4
							Bank Stock	1,806,258	10 10
							Telegraph Stock	98,812	10 -
							Railway and other Stock	1,700,138	2 6
							House Property	7,837,781	2 3
							Landed Property	581,038	7 11
							Loans secured by United States, Municipal, and other Marketable Securities and Bonds	2,381,569	18 1
							Loans on Guaranteed Cash Value Policies	1,455	16 8
							Agents' Balances	120,580	10 5
							Outstanding Premiums, less 60 per cent. on new and 5 per cent. on renewals	531,058	2 6
							Outstanding Interest and Rents due and accrued	114,410	13 4
							Cash—		
							On deposit	4,273,753	4 -
							On hand	1,606	8 1
£.	53,826,937	3	11	£.	53,826,937	3	11		

* Deposited at Albany on interest, as required by the Laws of New York State.
In this Statement the dollar has been taken at 4s. 2d.

James W. Alexander, President, pro tem.
Lewis Fitzgerald, } Directors.
Marcellus Hartley, }
Joel G. Van Cise, Actuary.

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Equitable Life Assurance Society of the United States, made by the Actuary.

I.

The valuation is made up to the 31st day of December 1898.

II.

At the end of each year an inquiry is made into the affairs of the Society; a careful estimate of the value of its assets is prepared, and a calculation of its liabilities under its policies and otherwise made (both by its own actuaries and by the State Insurance Department of New York), and from the surplus found, so much is distributed among participating policies as the directors find the facts will warrant, except that in the case of policies in the deferred dividend class, the profits, by special agreement, are retained for the policies in that class until the completion of their respective deferred dividend periods, when the policies continuing on until that time alone participate in the distribution. The dividends are made according to the "Contribution System," which aims to return to each class of policy holders the excess of their payments over the actual cost of their insurance (allowance being made for the actual amount of premiums paid, the actual rate of interest obtained on investments, and the actual mortality experience), disregarding irregularities due to small amounts and numbers. In the general class, the cash value of the dividend allotted to each policy is applied in the form of a reversionary bonus, to increase the amount assured under such policy; but assurers are allowed to convert their reversionary bonuses into cash, provided such cash is used in the payment of premiums upon their policies.

Deferred Dividend Classes.—A special account is kept of the income and outgo property belonging to these classes separately from the other business of the Society, so that the amount of the deferred dividend fund—that is, the share of the whole amount of assets belonging to policies in the deferred dividend classes—can be ascertained for the end of each year. This fund is credited with all premiums received from such classes; is charged with a proper proportion of the general expenses upon these premiums; receives credit for interest on its accumulations proportionate to that made on the total funds of the Society; and has to pay the claims by death (occurring among the deferred dividend policies only), and the values of such policies as reach the end of their deferred dividend period, or of such as are surrendered before that time. At the end of each year the total amount of this fund, and the total amount of reserve necessary to have on hand to secure the original obligations under the deferred dividend classes, is calculated, and the difference between the amounts is the deferred dividend surplus, part of which belongs to policies completing the deferred dividend periods in the year just entered upon, while a far larger part belongs to the far more numerous policies which will mature in the succeeding years.

As the deferred dividend policies, after completing their period, leave the classes and cannot participate in future divisions of deferred dividend surplus, it is necessary to compute carefully the share of the surplus which should be apportioned among the outgoing members of the deferred dividend classes.

In order to take advantage of the largest averages attainable, it was decided that all policies with similar conditions, no matter in what year issued, should be classified together for the purpose of determining the rate of dividend to be allowed, and the plan in detail was this: rates of interest, of mortality, of lapses, and of expenses were assumed, based on past experience. On the basis of these rates calculations were made of what would be the surplus on policies taken out at every age and kind at the end of their deferred dividend periods, and estimated surpluses were computed for the issues of each year at the end of every policy year during their deferred dividend periods. With these calculations it is easy at the end of each year to calculate the expected surplus of the various classes of deferred dividend policies. The total of these expected surpluses when compared with the actual surplus, as shown by the valuation of the deferred dividend policies, gives a ratio of the expected to the actual surplus, and applying this ratio to the estimated surplus by the tables on policies just maturing, we get the actual surplus to which they are entitled.

The charter of the society provides only that an equitable share of the surplus found at an investigation shall be apportioned to each policy. The mode of apportionment is left to the discretion of the directors.

III.

The table of mortality used in the valuation is the Actuaries' table, except in the case of policies whose premiums are based on the American experience with 3 or $3\frac{1}{2}$ per cent. interest; in such cases the mortality table used is the American experience. Guaranteed cash value policies; endowment bonds and premium dividend policies; joint life and joint endowment prior to January 1st 1898: gold debentures, continuous instalments, and non-participating policies issued since January 1st 1898 are on the American table; joint life and joint endowments issued since January 1st 1898 are on the H^M table.

IV.

The rate of interest assumed in the calculations is 4 per cent., except in cases where the premiums are computed on 3 or $3\frac{1}{2}$ per cent.; in such cases the interest assumed in the valuation corresponds to the rate assumed in the premiums. Guaranteed cash value policies, endowment bonds, premium dividend policies, and joint life and joint endowment issued since January 1st 1898, 3 per cent. Gold debentures, continuous instalments, non-participating assurance policies, annuities, child's endowment and pure endowment since January 1st, 1898, $3\frac{1}{2}$ per cent.

V.

In all valuations the net or pure premiums only are assumed as receivable, so that on the average of ordinary life policies there is a margin of about $27\frac{1}{2}$ per cent. of the gross premiums for expenses and dividends.

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES—*continued.*

VI.

CONSOLIDATED REVENUE ACCOUNT of the Equitable Life Assurance Society of the United States
for Three Years, commencing 1st January 1896 and ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 1st January 1896, the beginning of the period	41,576,082	4	9	Claims under Policies (after deduction of Sums Re-assured)	8,497,034	18	11
Premiums (after deduction of Re-assurance Premiums)	23,427,803	19	8	Surrenders	3,006,129	3	-
Consideration for Annuities granted	597,312	-	10	Annuities	317,602	17	6
Interest and Rents	6,118,552	11	6	Commissions	3,005,879	5	7
Gain in Valuation of Assets	1,061,656	18	7	Expenses of Management, including Taxes	2,268,365	9	7
				Dividends to Shareholders*	4,375	-	-
				Cash Bonuses to Policy-holders	1,631,161	3	9
				Amount of Funds on 31st December 1898, the end of the period, as per First Schedule	53,445,839	17	-
	£.				£.		
	72,776,387	15	4		72,776,387	15	4

* Interest on paid-up capital limited by Charter to 3½ per cent. each six months.

VII.

SUMMARY AND VALUATION of the Policies, as at 31st December 1898.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured, including Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Value of the Actuaries' Table, at 4 per Cent., and American at 3 and 3½ per Cent.			
					Net Liability.	REMARKS.		
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS— NON-DEFERRED DIVIDEND.								
For Whole Term of Life	21,673	19,330,032	554,284	£.	6,584,243	In addition to the Valuation made by the Society, by the Actuaries' Table, with 4 per cent. interest, and by the American Table, with 3 and 3½ per cent. interest, in cases where the Premiums were computed on such basis, a <i>seriatim</i> Valuation has been made on the same basis, by the New York State Insurance Department.		
For Whole Term of Life with Limited Premiums	1,813	1,607,871	62,578	£.	379,555			
Joint Life	107	101,481	5,657	£.	23,676			
Endowment Assurance	4,643	3,012,778	163,750	£.	1,288,525			
Joint Endowment	4	14,555	1,134	£.	7,550			
Endowment Term	528	146,302	6,458	£.	64,002			
Extra Premiums	—	—	13,426	£.	—			
Dividends not Drawn or applied in special ways	—	—	—	£.	20,766			
TOTAL Assurances with Profits—Non-Deferred Dividend	28,768	24,213,079	807,208	£.	8,663,347			
II.—WITH PARTICIPATION IN PROFITS DEFERRED DIVIDEND.								
For Whole Term of Life	82,122	59,560,626	1,904,745	Not ascertained.	£.	6,366,667	In all cases no credit was taken for the loading on the Premiums actually receivable by the Society, but regard was paid to the pure Premiums only. The Net Values were taken from the usual Tables, without separate calculations of the values of the future Premiums, apart from the values of the sums assured.	
For Whole Term of Life with Limited Premiums	123,017	70,456,296	2,870,727		£.	13,295,804		
Joint Life	454	400,883	20,164		£.	43,138		
Endowment Assurance	48,659	33,279,993	1,837,798		£.	8,096,655		
Joint Endowment	11	10,938	774		£.	2,403		
Present Value of Sums not yet due on Matured Instalments	—	—	—		£.	48,252		
Extra Premiums	—	—	122,051		£.	—		
TOTAL Assurances on Deferred Dividend Plan	254,163	172,717,436	6,846,254		£.	27,852,919		
III.—WITHOUT PARTICIPATION IN PROFITS.								
For Whole Term of Life	32,936	6,596,937	18,716		Not ascertained.	£.		3,134,409	The New York State Insurance Department made a seriatim Valuation of the Policies in numerical order, and simple addition gave the total Valuation.
For Whole Term of Life with Limited Premiums	36	43,354	1,706	£.		2,570		
Joint Life	108	10,005	9	£.		5,801		
Endowment Assurance	4,648	894,078	3,218	£.		602,964		
Joint Endowment	4	5,379	—	£.		4,376		
Endowment Term	67	11,354	270	£.		8,388		
Survivorship	926	1,180,346	17,229	£.		6,503		
Extra Premiums	4	3,771	41	£.		311		
TOTAL Assurance without Profits	38,727	8,727,221	41,275	£.		3,765,412		
GRAND TOTAL of Assurances	321,658	206,657,736	7,694,822	£.		40,281,678	Comparative Valuations made as at 31st December 1898.	
Deduct Re-assurances	—	6,572	200	£.	Not deducted.			
Net Amount of Assurances	321,658	206,651,164	7,694,613	£.	40,281,678			
ANNUITIES.								
Immediate	1,839	Annuit. per Annum. 123,363	—	£.	1,074,125	As made by the Society - 41,506,155 As made by the New York State Insurance Department - 41,502,206		
Jointly and to Survivor (includes Joint Annuity)	136	8,435	—	£.	100,586			
Deferred	83	5,522	2,576	£.	42,948			
Temporary	11	192	—	£.	807			
Survivorship	45	4,943	1,844	£.	5,205			
Annuity Certain	3	441	—	£.	806			
TOTAL of Annuities	2,117	142,886	4,720	£.	1,224,477			
TOTAL of Results	323,775	206,651,164	7,699,333	£.	41,506,155			

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES—*continued.*VII.—*continued.*

VALUATION BALANCE SHEET, as at 31st December 1898.

	£.		£.
Net Liability under Assurance and Annuity Transactions (as per Summary provided in Schedule 5) -	41,506,155	Life Assurance and Annuity Funds (as per Balance Sheet under Schedule 2) - - - -	53,425,007
Surplus - - - - -	11,918,852		
	£. 53,425,007		£. 53,425,007

VIII.

Ordinary policies receive a share of the profits one year after issue, and annually thereafter.

IX.

- (1.) The total amount of profits made by the Society in the years ending 31st December 1898, was - - - - - 5,107,511
- The amount of surplus on 31st December 1898, over and above the reserve required to meet its outstanding risks and all other liabilities, by the legal standard table of the State of New York, under whose laws the Society was incorporated, was - - - - - 11,918,852
- Of which it was computed there belonged to the policies in the deferred dividend class - - - - - 10,182,301
- (2.) The amount of profit divided among the policyholders :—

	Deferred Dividend.	Divided among others.	Deferred Dividend.	
	No.	No.	£.	
After the valuation of 31st December 1896, was	2,583	26,994	355,618	488,312
" " " 1897, "	2,745	27,798	502,807	637,447
" " " 1898, "	1,990	28,768	506,133	642,799

The shareholders do not participate in any of the profits. They are simply entitled to $3\frac{1}{2}$ per cent. interest on their paid up capital each six months, which is never increased. See Revenue Account.

Distributed among 30,758 Policies, assuring 24,736,536*l.* of which amount 506,133*l.* was distributed among 1,990 deferred dividend policies, assuring 1,856,393*l.*

- (3.) The following are specimens of the bonus allotted by the annual dividend of 1st January 1899 to policies affected at the ages, and in force for the number of years stated, on ordinary life policies for 100*l.*

BONUS ON 100*l.*

In Force for	AGE AT ISSUE.							
	25		30		40		50	
	Rever-sionary.	Cash.	Rever-sionary.	Cash.	Rever-sionary.	Cash.	Rever-sionary.	Cash.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
5 years	- 13 9	- 4 1	- 14 2	- 4 8	- 15 8	- 6 6	- 18 7	- 9 9
10 "	- 16 3	- 5 4	- 16 9	- 6 2	- 18 5	- 8 7	1 2 -	- 13 -
15 "	- 18 6	- 6 10	- 19 1	- 7 11	1 - 11	- 11 -	1 5 1	- 16 6
20 "	1 - 6	- 8 6	1 1 1	- 9 10	1 3 3	- 13 9	1 8 2	1 - 3
25 "	1 2 3	- 10 5	1 2 11	- 12 1	1 5 6	- 16 9	1 11 3	1 4 3
30 "	1 1 3	- 11 2	1 2 -	- 12 11	1 4 8	- 17 9	1 10 5	1 5 4
35 "	1 1 4	- 12 7	1 2 3	- 14 7	1 5 1	- 19 6	1 9 10	1 6 4
40 "	1 - 7	- 13 6	1 1 7	- 15 6	1 4 6	1 - 4	1 9 4	1 7 3

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES—*continued.*IX.—*continued.*

The following are specimens of the bonus allotted by dividend of 1st January 1899 to maturing Deferred Dividend Policies with a period of 10, 15 and 20 years, effected at ages stated, at the ordinary life rate :—

BONUS ON £.100.

Age at Issue.	IN FORCE FOR					
	10 YEARS.		15 YEARS.		20 YEARS.	
	Reversionary.	Cash.	Reversionary.	Cash.	Reversionary.	Cash.
25	£. s. d. 14 4 -	£. s. d. 4 13 5	£. s. d. 26 12 -	£. s. d. 9 15 7	£. s. d. 46 16 -	£. s. d. 19 7 2
30	14 12 -	5 7 5	27 6 -	11 6 5	48 12 -	22 14 -
40	16 2 -	7 10 7	30 18 -	16 6 -	57 18 -	34 3 -
50	20 4	11 18 -	41 10 -	27 4 5	87 4 -	62 13 10

James W. Alexander, President.
 Chauncey M. Depeu, }
 Marcellus Hartley, } Director.
 J. G. Van Cise, Actuary.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Equitable Life Assurance Society of the United States on the 31st December 1898.

I.

RATES ADOPTED, 1896.

Age at nearest Birthday.	Annual Premiums for the Assurance of 100%., with Profits.	Age at nearest Birthday.	Annual Premiums for the Assurance of 100%., with Profits.	Age at nearest Birthday.	Annual Premiums for the Assurance of 100%., with Profits.
	£. s. d.		£. s. d.		£. s. d.
21	1 19 3	36	2 18 -	51	5 1 3
22	2 - 1	37	2 19 10	52	5 5 10
23	2 1 -	38	3 1 9	53	5 10 8
24	2 2 -	39	3 3 10	54	5 15 11
25	2 3 -	40	3 6 -	55	6 1 5
26	2 4 -	41	3 8 4	56	6 7 4
27	2 5 1	42	3 10 9	57	6 13 8
28	2 6 3	43	3 13 5	58	7 - 5
29	2 7 6	44	3 16 2	59	7 7 8
30	2 8 9	45	3 19 1	60	7 15 5
31	2 10 1	46	4 2 3	61	8 3 8
32	2 11 6	47	4 5 7	62	8 12 6
33	2 13 -	48	4 9 2	63	9 1 11
34	2 14 7	49	4 12 11	64	9 12 1
35	2 16 3	50	4 17 -	65	10 3 -

After June 1895 to females under 48 an extra of 10s. per cent. is made on Annual Participating and Non-Participating Policies. In the case of Deferred Dividend Policies the extra is waived on condition that any excess of mortality among female lives, over that of male lives, under similar conditions, be deducted from the Surplus at the end of period.

The same rates of Premium are charged now on Annual Participating Policies. The Free Deferred Dividend rate in the aggregate exceeds the above by about 3/20ths of 1 per cent., and the Semi-Deferred Dividend and Annual Participating rates, prior to 1896, are in the aggregate less than the above rate by about 1/38th.

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES—*continued*.

II. and III.

TOTAL Amount Assured, Reversionary Bonus and Premiums Receivable under Policies for the whole Term of Life, as at 31st December 1898.

Present Age.	WITH PROFITS.							WITHOUT PROFITS.		
	ANNUAL PARTICIPATING.				DEFERRED DIVIDEND.			Amount Assured.	Premiums Receivable.	
	Amount Assured.	Reversionary Bonus.	Premiums Receivable.		Amount Assured.	Premiums Receivable.				
			Ordinary.	Extra.		Ordinary.	Extra.		Ordinary.	Extra.
15	—	—	—	—	625	39	—	83	—	—
16	—	—	—	—	6,302	104	—	193	—	—
17	—	—	—	—	8,490	170	—	214	—	—
18	44,479	—	4	1	29,258	1,454	5	178	—	—
19	298	1	12	—	45,508	870	18	429	—	—
20	1,562	26	30	1	61,258	1,128	5	539	—	—
21	4,167	8	33	—	156,643	3,087	40	11,314	152	—
22	1,458	—	30	—	199,880	3,917	58	1,354	—	—
23	8,558	60	128	8	239,224	4,807	118	6,325	10	—
24	4,167	1	39	—	345,601	7,008	60	6,745	21	—
25	8,006	318	96	—	397,909	8,149	205	9,891	—	—
26	4,740	57	102	23	455,958	9,583	159	14,713	—	—
27	11,281	101	150	17	592,357	12,718	231	20,112	47	—
28	33,406	90	282	—	727,001	15,958	301	30,837	16	—
29	21,769	271	373	25	822,264	18,169	658	35,012	24	—
30	19,333	176	419	31	901,386	20,116	585	45,124	11	—
31	26,821	466	467	9	1,010,540	23,605	762	58,237	9	—
32	29,172	395	522	8	1,142,964	26,877	839	61,418	23	—
33	67,458	1,027	383	3	1,338,300	31,973	960	76,607	420	—
34	45,917	1,251	704	35	1,463,291	35,329	1,194	85,112	3	—
35	63,041	1,077	1,028	102	1,553,144	38,294	1,371	109,137	49	—
36	57,542	1,767	1,045	53	1,674,989	41,716	1,340	113,476	60	—
37	94,635	1,866	1,816	26	1,991,156	50,919	1,665	138,692	83	—
38	104,719	3,596	1,982	75	2,094,922	54,373	1,849	167,141	272	—
39	133,746	4,035	2,704	128	2,147,679	56,258	1,924	180,643	419	—
40	137,156	6,131	2,574	108	2,411,004	65,915	2,086	172,188	330	—
41	225,315	8,441	3,796	160	2,267,143	63,970	2,433	188,055	281	—
42	196,029	7,007	4,280	145	2,362,687	67,067	2,587	186,856	176	—
43	266,615	8,862	6,120	254	2,041,351	59,132	2,136	197,925	146	—
44	292,943	11,073	7,058	377	2,171,220	66,074	2,163	210,002	201	—
45	307,936	12,622	7,000	309	2,034,292	62,843	2,045	197,882	193	—
46	342,305	15,296	7,557	299	2,039,086	66,043	2,153	196,358	394	—
47	347,481	15,838	8,102	287	2,050,242	66,798	2,150	187,604	387	—
48	448,346	18,337	10,308	327	2,068,383	71,042	2,101	199,761	548	—
49	481,934	20,822	12,048	370	1,881,156	67,302	1,753	218,739	632	—
50	541,560	28,634	14,335	485	2,144,836	78,601	1,962	208,370	287	—
51	564,865	31,835	14,837	351	1,932,266	73,938	1,906	236,202	837	—
52	608,573	31,168	15,931	341	1,711,884	66,968	1,266	188,212	458	—
53	671,139	39,625	16,809	470	1,728,662	70,944	2,157	186,137	186	—
54	719,633	39,563	19,820	488	1,629,090	69,139	1,941	208,926	378	—
55	640,646	34,195	16,575	489	1,285,997	55,626	1,470	178,788	278	—
56	747,645	41,084	22,016	586	1,532,352	71,276	1,227	170,589	186	—
57	606,014	39,912	19,340	459	1,109,410	53,575	1,298	175,155	379	—
58	690,908	42,773	26,285	306	971,051	47,259	1,091	171,843	531	—
59	758,847	44,606	23,393	414	880,820	44,090	1,057	173,198	1,383	—
60	731,161	45,081	23,682	279	829,121	46,013	613	143,927	656	—
61	655,690	41,916	21,516	311	719,138	42,021	579	130,626	926	—
62	658,459	43,754	23,885	413	519,650	30,603	526	144,909	581	—
63	570,465	46,512	18,520	350	460,236	28,026	245	135,602	344	—
64	604,948	45,701	22,035	244	343,365	20,734	407	116,961	295	—
65	605,365	43,696	21,708	305	314,623	20,626	182	126,150	2,143	—
66	519,678	39,065	18,535	253	175,396	11,802	100	103,492	501	—
67	488,056	40,153	18,578	290	146,300	9,847	130	88,374	70	—
68	371,923	37,024	13,296	116	107,578	7,953	184	94,736	1,651	—
69	412,572	35,313	16,284	322	92,021	6,537	165	67,322	597	—
70	331,794	22,767	12,510	181	67,702	4,981	19	86,699	146	—
71	284,119	25,991	10,634	65	62,476	4,771	—	69,795	101	—
72	281,607	25,930	10,922	151	21,277	1,726	42	42,203	159	—
73	270,094	29,072	12,858	99	28,854	2,310	—	42,196	141	—
74	199,729	18,699	9,716	—	1,146	111	—	22,627	—	—
75	167,631	18,528	7,549	20	16,771	2,003	52	25,069	—	—
76	98,188	7,771	4,246	12	521	45	—	17,839	8	—
77	95,885	10,200	4,527	—	2,708	308	—	22,096	—	—
78	89,482	9,884	3,784	2	1,042	105	—	13,727	—	—
79	62,312	4,334	3,112	—	—	—	—	18,910	37	—
80	78,826	10,960	3,296	3	—	—	—	11,247	76	—
81	49,052	2,269	2,596	—	—	—	—	8,420	—	—
82	24,552	4,370	1,212	—	—	—	—	5,414	—	—
83	22,594	5,719	1,228	—	—	—	—	3,476	—	—
84	10,312	2,738	657	—	—	—	—	1,420	—	—
85	12,500	1,851	663	—	—	—	—	19,250	—	—
86	12,813	1,454	929	—	—	—	—	2,351	74	—
87	5,417	444	431	—	—	—	—	4,326	—	—
88	1,615	169	103	—	—	—	—	131	—	—
89	2,083	1,326	135	—	—	—	—	628	—	—
90	1,250	47	130	8	—	—	—	104	—	—
91	—	—	—	—	—	—	—	—	—	—
92	625	6	54	—	—	—	—	625	—	—
96	—	—	—	—	—	—	—	—	—	—
TOTAL - £.	18,192,872	1,137,160	554,284	10,004	59,569,626	1,994,745	54,573	6,596,937	18,716	85

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES—*continued.*II. and III.—*continued.*

RE-ASSURANCES.

Present Age.	WITH PROFITS.		Present Age.	WITHOUT PROFITS.	
	NON-DEFERRED DIVIDEND.			NON-DEFERRED DIVIDEND.	
	Amount Assured.	Ordinary Premiums.		Amount Assured.	Ordinary Premiums.
—	£.	£.	45	£.	£.
—	—	—	50	386	—
—	—	—	56	361	—
—	—	—	67	624	—
—	—	—	67	1,035	—
—	—	—	68	2,083	145
—	—	—	TOTAL - - £.	4,489	145

IV., V., and VI.

Total Amount Assured, Reversionary Bonuses, Premiums Receivable and Total Premiums on all Policies, other than for the Whole Term of Life with Single or Unlimited Premiums.

	Amount Assured.	Reversionary Bonuses.	OFFICE ANNUAL PREMIUMS RECEIVABLE.		Total Premiums Received.
			Ordinary.	Extra.	
WITH PROFITS—NON-DEFERRED DIVIDEND.	£.	£.	£.	£.	£.
Whole Life—Limited Premiums - - -	1,531,358	76,513	62,578	1,014	501,442
Joint Life - - - - -	97,652	3,821	5,657	154	68,332
Joint Endowment - - - - -	13,750	805	1,134	16	9,156
Endowment Assurance - - - - -	2,899,281	113,498	163,756	1,333	1,470,003
Endowment - - - - -	145,231	1,130	6,458	—	57,768
Term - - - - -	—	—	—	—	—
TOTAL Assurance with Profits—Non-deferred Dividend - - } £.	4,687,272	195,775	239,583	2,522	2,106,701
WITH PROFITS—DEFERRED DIVIDEND.					
Whole Life—Limited Premiums - - -	79,456,296	—	2,870,727	29,427	21,018,418
Joint Life - - - - -	400,983	—	20,164	1,831	110,829
Endowment Assurance (includes semi-endowment) - - - - -	33,279,693	—	1,837,793	36,220	11,240,310
Joint Endowment - - - - -	10,938	—	774	—	4,455
TOTAL Assurance on Deferred Dividend Plan - - } £.	113,147,810	—	4,729,458	67,478	32,374,012
WITHOUT PROFITS.					
Whole Life—Limited Premium - - -	43,354	—	1,706	—	4,651
Joint Life - - - - -	10,005	—	9	—	6,441
Joint Endowment - - - - -	5,376	—	—	—	5,645
Endowment Assurance - - - - -	896,078	—	3,218	9	779,906
Endowment (including simple endowment) - - -	11,354	—	270	—	6,888
Term - - - - -	1,160,346	—	17,229	29	30,420
Survivorship - - - - -	3,771	—	41	—	952
TOTAL Assurance Without Profits - - - } £.	2,130,284	—	22,473	38	834,903

RE-ASSURANCES.—WITH PROFITS.

	Present Age.	Amount Assured.	Ordinary Premiums.	Total Premiums Received.
		£.	£.	£.
Life Limited - - -	50	2,083	64	1,162

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES—continued.

VII.

Total Amount of Immediate Annuities on Lives.

Age last Birthday.	Amount of Annuities.	Age last Birthday.	Amount of Annuities.	Age last Birthday.	Amount of Annuities.	Age last Birthday.	Amount of Annuities.	Age last Birthday.	Amount of Annuities.
	£.		£.		£.		£.		£.
5	31	55	1,359	On more than		32, 36	83	67, 77	38
6	94	56	2,433	One Life		33, 37	63	60, 71	21
15	5	57	2,038	Jointly.		46, 50	43	64, 75	168
16	73	58	2,054	67, 67	65	51, 55	29	65, 76	156
17	52	59	2,156			54, 58	104	47, 59	36
19	21	60	4,571	Jointly and to Survivor.		62, 66	28	46, 59	31
21	167	61	2,979			70, 74	68	47, 60	83
22	198	62	3,973	51, 51	125	71, 75	21	48, 61	25
23	10	63	4,845	55, 55	114	72, 76	80	52, 65	50
24	116	64	4,759	57, 57	204	54, 59	104	58, 71	115
25	10	65	3,646	67, 67	373	56, 61	52	66, 79	17
26	156	66	5,006	69, 69	133	58, 63	17	69, 84	35
27	167	67	7,046	72, 72	31	61, 66	12	76, 92	46
28	538	68	8,502	36, 37	90	63, 68	140	45, 62	102
29	124	69	5,494	46, 47	71	67, 72	48	39, 56	87
30	300	70	4,582	52, 53	127	71, 76	47	57, 74	12
31	410	71	3,680	53, 54	21	72, 77	12	62, 79	42
32	290	72	3,649	67, 68	57	75, 80	48	40, 64	25
33	216	73	2,473	68, 69	42	76, 81	67	48, 74	208
34	344	74	2,425	69, 70	438	42, 48	12	52, 78	115
35	130	75	3,449	71, 72	98	51, 57	73	52, 79	25
36	428	76	2,538	72, 73	95	55, 61	104	42, 79	31
37	607	77	2,059	80, 81	165	58, 64	125	51, 77	38
38	465	78	2,346	41, 43	188	61, 67	56	33, 60	25
39	584	79	2,014	45, 47	58	62, 68	625	31, 59	25
40	2,703	80	1,566	46, 48	6	65, 71	129	30, 60	25
41	976	81	400	57, 59	21	66, 72	42	37, 79	21
42	576	82	802	60, 62	17	67, 73	91	44, 79	31
43	787	83	691	64, 66	83	68, 74	50	31, 70	27
44	1,908	84	907	66, 68	37	44, 51	10	53, 84	48
45	157	85	25	69, 71	284	52, 59	104	28, 59	31
46	464	86	834	71, 73	42	55, 62	19	36, 67	31
47	2,087	87	706	72, 74	167	61, 68	28	26, 59	25
48	736	88	107	38, 41	12	63, 70	50	18, 59	25
49	742	89	21	43, 46	21	21, 30	10	60, 63, 65	118
50	1,394	90	864	53, 56	208	35, 44	52	71, 77, 80, 82	56
51	1,303	91	1,768	55, 58	21	52, 61	42		
52	1,675	92	38	58, 61	72	53, 62	25	£.	131,788
53	1,260	97	45	68, 71	47	54, 64	54		
54	2,199			75, 78	8	58, 68	133		

VIII.

Annuities other than Ordinary, just given.

DESCRIPTION.	Amount of Annuities.	Annual Premiums Receivable.	Total Premiums Received.	
			Annual Premiums.	Consideration Received.
	£.	£.	£.	£.
Temporary - - - - -	192	—	—	1,722
Deferred - - - - -	5,522	2,876	17,368	21,148
Survivorship - - - - -	4,943	1,844	7,236	2,071
Annuity Certain - - - - -	441	—	—	1,294
£.	11,098	4,720	24,604	26,235

IX.

The average rate of interest in which the Life Assurance Fund was invested at the close of each year during the period since the last investigation :—

					£. s. d.
For the year ending 31st December 1896	-	-	-	-	4 8 -
" " " 1897	-	-	-	-	4 10 7
" " " 1898	-	-	-	-	4 6 11

The above rates are ascertained by comparing the interest earnings with the mean fund, diminished by half the interest.

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES—*continued.*

X.

In answer to the question as to amount of minimum values, if any, allowed for the surrender of policies, the Society would state that on a large number of its policies issued in favour of a wife no satisfactory surrender under the laws of the State of New York can be obtained, and the Society, therefore, in common with other companies incorporated by the same state, declines to give any surrender value for such policies. English law, however, governs the interest of the wife and children under policies issued in Great Britain and Ireland. With the exception given below the Society has not agreed in any of its policies to give cash surrender values, but it definitely agrees in most of its policies (not deferred dividend) to give paid-up policies (if applied for within a reasonable time after lapse) provided three annual premiums have been paid, and the amount of the paid-up policy, in case the original policy is on the ordinary whole life plan with continuing premiums, is never less than two-thirds of the amount which the full net value of the original policy, taken as a net single premium, would buy, according to the American experience table with 4½ per cent. interest. Paid-up policies granted in lieu of the original policies issued after 1887 are calculated as above, but on the Actuaries' 4 per cent. table. In the case of limited-premium policies for the whole of life and generally in the case of endowment assurance policies, the amount of the paid-up policy is represented by that proportion of the sum originally assured which the number of full annual premiums paid bears to the number of annual payments or their equivalent originally stipulated for.

In the case of full deferred dividend policies, no cash or paid-up values are given until the deferred dividend period has been completed.

In the case of semi and free deferred dividend policies paid-up assurance is given during the deferred dividend period, the same as to a corresponding non-deferred dividend policy without reversionary additions.

In the case of all deferred dividend policies we agree to pay, at the expiration of their deferred dividend periods, the accumulated reserve, or to issue in lieu thereof a paid-up policy.

Table containing examples of the surrender values guarantee on whole life guaranteed cash value policies.

Life policies of 1,000*l.* payable by equal annual premiums throughout life, exclusive of bonus additions.

Age at Entry.	DURATION OF POLICY.							
	5 Years.		10 Years		15 Years.		20 Years.	
	Cash.	Paid-up.	Cash.	Paid-up.	Cash.	Paid-up.	Cash.	Paid-up.
	£.	£.	£.	£.	£.	£.	£.	£.
25	37	107	89	224	160	349	230	457
35	55	133	131	275	233	420	328	537
45	82	166	191	331	327	491	441	610
55	116	197	261	382	428	550	551	668

Endowment assurance per 1,000*l.* payable by equal annual premiums during the endowment period, exclusive of value of bonus additions.

Age at Entry	Endowment 10 years.			Endowment 15 years.					Endowment 20 years.						
	After 5 years.		After 10 years.	After 5 years.		After 10 years.		After 15 years.	After 5 years.		After 10 years.		After 15 years.		After 20 years.
	Cash.	Paid-up.	Cash or Paid-up.	Cash.	Paid-up.	Cash.	Paid-up.	Cash or Paid-up.	Cash.	Paid-up.	Cash.	Paid-up.	Cash.	Paid-up.	Cash or Paid-up.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
20	363	500	1,000	219	333	542	667	1,000	148	250	367	500	676	750	1,000
30	362	500	1,000	218	333	542	667	1,000	148	250	367	500	675	750	1,000
40	361	500	1,000	218	333	540	667	1,000	149	250	367	500	673	750	1,000
50	358	500	1,000	217	333	534	667	1,000	153	250	368	500	665	750	1,000

(Note.)

Extra premiums for foreign residence and travel and for dangerous occupations are charged at the discretion of the officers, and are in no case included in the ordinary premiums stated in this report.

The Society avoids all risks below the standard point of health, physical development, or family history, and has knowingly accepted such in very few cases only. These of late years have been classified and valued at the higher age assumed in accepting them, and in the case of the few policies so taken in earlier years the extra premiums, not included in the sum of ordinary premiums, is believed sufficient to cover the extra risk.

James W. Alexander, President.
Chauncey M. Depew, } Directors.
Marcellus Hartley, }
J. G. Van Cise, Actuary.

ABSTAINERS AND GENERAL INSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Abstainers and General Insurance Company (Limited) for the Year ending 31st December 1898.

LIFE ASSURANCE ACCOUNT, ORDINARY DEPARTMENT.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	93,382	-	6	Claims under Policies by Death	4,192	7	6			
Premiums—Less Re-assurance	24,193	17	4	Claims under Policies by Maturity	712	-	-	4,904	7	1
Interest and Dividends	3,350	-	-	Surrenders	-	-	-	958	1	1
				Commission	-	-	-	2,213	6	1
				Expenses of Management:						
				Salaries, Travelling Expenses, &c.	2,461	1	6			
				Medical Examiners' Fees	384	18	6			
				Printing, Advertising, &c.	280	4	6			
				Policy Stamps	59	13	6			
				Rent, Rates, Gas, &c.	182	7	9			
				Postages, &c.	105	2	6			
				District Agency Expenses	312	14	11			
				Valuation Expenses	-	-	-	3,786	3	2
				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule	-	-	-	112	10	-
£.	120,925	17	10					108,951	9	8
				£.	120,925	17	10			

LIFE ASSURANCE ACCOUNT, INDUSTRIAL DEPARTMENT.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	15,919	2	4	Claims under Policies by Death	2,384	18	1			
Premiums	11,059	2	4	Claims under Policies by Maturity	147	3	-	2,532	1	1
Interest and Dividends	650	-	-	Surrenders	-	-	-	318	-	-
				Commission	-	-	-	2,720	17	6
				Expenses of Management:						
				Salaries, Travelling Expenses, &c.	2,407	-	11			
				Medical Examiners' Fees	20	7	6			
				Printing, Advertising, &c.	235	7	8			
				Policy Stamps	40	12	11			
				Rents, Rates, Gas, &c.	198	19	11			
				Postages, &c.	100	3	2			
				District Agency Expenses	283	11	1			
				Valuation Expenses	-	-	-	3,286	3	2
				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule	-	-	-	290	16	2
£.	27,623	4	8					18,480	6	6
				£.	27,623	4	8			

GENERAL REVENUE AND ACCIDENT ACCOUNT.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Balance brought forward	651	4	8	Bonus to Policy-holders	-	-	-			
Accident Premiums	768	4	8	Commission, Accident Department	-	-	-	85,333	6	1
Less Re-insurance	526	9	8							
Interest and Dividends not carried to other Accounts	313	16	10	Expenses, Accident Department	40	19	6	4,176	14	1
Profit on Realisation of Investments	260	13	2	Legal and Bank Charges and Sundries	126	12	4			
Transfer Fees, &c.	13	5	8	Directors' Fees	300	-	-			
				Head and District Office Fittings	47	16	-			
				Written off Furniture Account	50	-	-			
£.	1,480	15	4					565	7	10
				Interest on Deposits	-	-	-	85	1	7
				Balance, as per Fourth Schedule	-	-	-	732	1	7
				£.	1,480	15	4			

BALANCE SHEET

Of the Abstainers and General Insurance Company (Limited) for the Year ending 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital Subscribed	65,000	-	-	Mortgages on Property within the United Kingdom	85,333	6	1
Whereof Uncalled	50,000	-	-	Loans on the Company's Policies within their Surrender Value	4,176	14	1
Paid up	15,000	-	-	Investments:			
General Revenue and Accident Account	732	1	7	Indian Railway Guaranteed Stock	16,508	1	7
Life Assurance Fund:				Railway and other Debentures and Debenture Stock	3,605	-	-
Ordinary	108,951	9	6	Freehold and Leasehold Premises	1,164	13	7
Industrial	18,480	6	6	Loans:			
	127,431	16	-	On Reversions and Life Interests	7,803	19	5
Deposits	2,795	9	8	On other Securities	100	-	-
Claims announced but not proved:				Agents' Balances, &c.	82	15	10
Ordinary	950	-	-	Outstanding Premiums	8,312	3	8
Industrial	84	12	-	Interest accrued, but not due	1,400	19	6
Sundry Accounts	1,426	5	11	Cash in hand and on Current Account	2,180	10	-
Medical Fees	29	16	-	Policy Stamps in hand	31	17	7
Re-assurance Premiums	48	7	4	Establishment and Extension Expenses	15,432	17	2
	1,594	9	3	Furniture—Head Office and Branches	1,286	7	3
£.	148,498	8	6	£.	148,498	8	6

W. H. Hart, Chairman.
Walter Priestman, Vice-Chairman.
William White, Director.
R. A. Craig, Secretary.

ABSTAINERS AND GENERAL INSURANCE COMPANY (LIMITED)—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies of the Abstainers and General Insurance Company, Limited, made by James Meikle, Esq., F.I.A., F.F.A., Actuary. (No Annuity Business transacted.)

I.

The date up to which the Valuation is made is 31st December 1898.

II.

The business has been valued in two Departments, Ordinary and Industrial.

In the Ordinary Department the principle upon which the valuation is made is to estimate the present value of the sums assured and the present value of the future premiums payable to the Company after reserving the whole of the "loading," i.e., the difference between the premiums actually payable and the pure or net premiums receivable under the table employed. The difference is the net liability.

In the Industrial Department the whole loading was reserved. A reserve liability was made for all assurances of lives over 10 years of age.

The principles employed in the Valuation and of the distribution of profits are determined by the Board of Directors under the advice of the Actuary. No principles of Valuation are determined by any instrument constituting the Company.

All participating policies in force at the date of the Valuation are entitled to share in profits, but such policies must be in force on the 1st January, 1900, before any bonus becomes vested.

III.

In the Ordinary Department the institute of Actuaries HM Table of Mortality has been employed for all the contracts other than the 1166 Whole Life Policies, Abstainers Division, Section I. These were valued by a table estimated to forecast the lives of Abstainers by assuming that their mortality would not be greater than eighty per cent. of HM Table.

In the Industrial Department the English Life Table No. 3, in combination with a rate of withdrawal averaged at 1 per cent. per annum, derived from the experience of similar organisations, has been employed for the whole-life contracts, and the HM Table alone for contracts other than whole-life, all negative values being excluded. Assurances on lives presently under age ten have been viewed as temporary assurances and the liability therefor at a half-year's gross premiums.

IV.

For the Ordinary Department three and one-half per cent.

For the Industrial Department three per cent. for whole-life contracts and three and one-half per cent. for contracts other than whole-life.

V.

In both Departments the whole of the "loading" i.e. the difference between the tabular premium payable, and the pure or net premiums receivable under the table employed for valuation purposes has been reserved as a provision for future expenses and profits.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Abstainers and General Insurance Company, Limited, for the Five Years, commencing 1st January 1894, and ending 31st December 1898.

ORDINARY DEPARTMENT.

	£.	s.	d.		£.	s.	d.
Amount of Fund on January 1st, 1894, the beginning of the quinquennial period	47,786	16	2	Claims under Policies - - - - -	14,218	4	10
Premiums (less Re-Assurance) - - -	90,867	7	8	Surrenders - - - - -	3,587	6	9
Interest and Dividends - - - - -	12,845	0	0	Commission - - - - -	8,069	5	3
				Expenses of Management - - - - -	16,672	17	6
				Amount of Life Assurance Fund on December 31st, 1898, the end of the period as per Third Schedule - - - - -	108,951	9	6
£.	151,499	3	10	£.	151,499	3	10

INDUSTRIAL DEPARTMENT.

	£.	s.	d.		£.	s.	d.
Amount of Funds on January 1st, 1894, the beginning of the quinquennial period	11,245	10	5	Claims under Policies - - - - -	13,791	18	9
Premiums (less Re-Assurance) - - -	52,600	3	9	Surrenders - - - - -	1,400	7	8
Interest and Dividends - - - - -	2,280	0	0	Commissions - - - - -	14,606	17	8
				Expenses of Management - - - - -	17,846	3	7
				Amount of Life Assurance Fund on December 31st, 1898, the end of the period as per Third Schedule - - - - -	18,480	6	6
£.	66,125	14	2	£.	66,125	14	2

ABSTAINERS AND GENERAL INSURANCE COMPANY (LIMITED)—*continued.*

VII.

SUMMARY AND VALUATION of the Policies of the Abstainers and General Insurance Company (Limited) as at December 31st 1898.

1.—ORDINARY DEPARTMENT.

DESCRIPTIONS OF TRANSACTIONS.	PARTICULARS OF POLICIES FOR VALUATION.				VALUATION by the Institute of Actuaries HM Table Interest, 3½ per cent., except 1166 Whole Life Abstainers' Policies.			
	Number of Policies.	Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.	Sums Assured.	Office Yearly Premium.	Net Yearly Premium.	Net Liability.
I.—ABSTAINERS' DIVISION.		£. s. d.	£. s. d.	£.	£.	£.	£.	£.
I. WITH PARTICIPATION IN PROFITS.								
1. Whole Life Payments -	1,166	167,236 - -	4,877 2 5	3,637·2	75,729·9	69,814·0	52,447·6	23,282·3
2. Limited Payments -	23	3,250 - -	107 12 11	88·4	1,516·0	910·9	721·1	794·9
3. Joint Lives -	23	2,059 - -	108 8 4	88·4	1,250·9	1,105·9	901·6	349·3
4. Endowment Assurances	3,328	355,313 - -	14,731 9 10	12,179·6	204,465·3	165,174·4	135,172·0	69,293·3
5. Do. Single Payments -	12	175 13 -	—	—	95·5	—	—	95·5
	4,552	528,033 13 -	19,824 13 6	15,993·6	283,057·6	237,005·2	189,242·3	93,815·3
II. WITHOUT PROFITS.								
1. Endowments -	24	2,850 - -	108 - 6	100·8	1,811·3	1,002·0	940·8	870·5
2. Endowment Assurances	95	27,575 - -	1,414 12 10	1,203·4	15,597·9	15,561·5	13,123·4	2,474·5
3. Whole Life Single Payments -	28	718 - -	—	—	344·1	—	—	344·1
4. Endowment Assurance Payments -	69	1,279 12 -	—	—	830·8	—	—	830·8
	216	32,422 12 -	1,522 13 4	1,304·2	18,584·1	16,563·5	14,064·2	4,519·9
Sums of these -	4,768	560,456 5 -	21,347 6 10	17,297·8	301,641·7	253,568·7	203,306·5	98,335·2
Deduct Re-Assurances	11	10,000 - -	412 6 -	408·8	6,418·9	3,527·9	3,488·8	2,930·1
Abstainers' Division after deducting Re-Assurances	4,757	550,456 5 -	20,935 - 10	16,889·0	295,222·8	250,040·8	199,817·7	95,405·1
II.—GENERAL DIVISION.								
I. WITH PARTICIPATION IN PROFITS.								
1. Whole Life Payments -	92	12,487 - -	422 3 1	335·7	5,659·4	6,368·0	4,897·9	851·5
2. Limited Payments -	10	2,800 - -	112 11 9	84·4	1,153·3	1,313·6	973·9	179·4
3. Joint Lives -	2	150 - -	11 1 -	8·0	98·8	90·2	64·5	34·3
4. Endowment Assurances	383	41,103 19 -	1,946 13 2	1,508·3	22,876·8	23,500·7	17,883·3	4,993·5
5. Do. Single Payments -	16	434 - -	—	—	273·4	—	—	273·4
	503	56,974 19 -	2,492 9 -	1,936·4	30,061·7	31,322·5	23,729·6	6,332·1
II. WITHOUT PROFITS.								
1. Whole Life Payments -	6	570 - -	19 7 9	17·1	291·7	221·6	192·5	99·2
2. Endowments -	9	700 - -	38 0 6	35·5	450·4	343·3	320·4	130·0
3. Endowment Assurances	14	5,372 - -	239 4 3	194·5	2,855·9	3,137·1	2,548·8	307·1
4. Temporary Assurances	2	700 - -	9 1 3	6·4	49·8	67·2	47·7	21
5. Contingent Assurance -	1	600 - -	8 5 -	7·0	76·4	88·6	73·2	3·2
6. Whole Life Single Payments -	11	1,209 15 -	—	—	209·4	—	—	209·4
7. Endowment Assurance Payments -	10	395 19 -	—	—	154·4	—	—	154·4
	53	9,547 14 -	313 18 9	260·5	4,088·0	3,857·8	3,182·6	905·4
Sums of these -	556	66,522 13 -	2,806 7 9	2,196·9	34,149·7	35,180·3	26,912·2	7,237·5
TOTAL Ordinary Department	5,313	616,978 18 -	23,741 8 7	19,085·9	329,372·5	285,221·1	226,729·9	102,642·6

ABSTAINERS AND GENERAL INSURANCE COMPANY (LIMITED)—*continued.*VII.—*continued.*

2.—INDUSTRIAL DEPARTMENT.

DESCRIPTIONS OF TRANSACTIONS.	Particulars of Policies for Valuation.				VALUATION by English III. Male Table at 3 per cent. for Whole Life Assurances, and by H.M. 3½ per cent. for the others, combined with a rate of Withdrawal.			
	Number of Policies.	Sums Assured.	Office Yearly.	Net Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Net Yearly Premium.	Net Liability.
I. ABSTAINERS' DIVISION.		£. s. d.	£. s. d.	£.	£.	£.	£.	£.
I. WITHOUT PARTICIPATION IN PROFITS.								
1. Whole Life Payments - -	12,023	178,465 6 -	4,883 11 8	3,886·6	65,996·2	70,001·4	57,699·5	8,296·7
2. Single Payments - - -	883	1,634 15 11	—	—	722·3	—	—	722·3
3. Joint Lives - - - -	19	416 18 -	22 9 -	14·7	237·9	272·3	178·0	59·9
4. Endowment Assurances -	1,464	26,876 13 -	1,288 2 10	966·3	15,519·0	12,069·1	9,674·0	5,845·0
5. Endowments - - - -	19	401 2 -	23 - 8	17·7	129·6	—	—	129·6
II.—1. Children's Whole Life Assurances	11,800	99,467 10 -	1,917 12 2	1,211·1	21,542·9	24,962·0	19,590·8	1,962·1
2. Children's Endowment Assurances - - - -	386	3,905 - -	247 14 8	188·4	2,383·4	2,523·4	1,886·6	496·8
<i>Sum of these</i> - - - -	27,254	306,157 4 11	8,332 11 -	6,284·8	106,531	109,833·2	89,028·9	17,502·4
II. GENERAL DIVISION.								
I. WITHOUT PARTICIPATION IN PROFITS.								
1. Whole Life Payments - -	2,840	32,921 - -	1,386 5 11	795·1	11,806·8	17,899·6	10,589·2	1,307·6
2. Single Payments - - -	137	252 17 6	—	—	138·7	—	—	138·7
3. Joint Lives - - - -	6	90 4 -	6 18 4	4·2	54·4	73·2	43·6	10·8
4. Endowment Assurances -	179	3,052 4 -	174 3 6	121·5	1,782·2	1,860·2	1,244·7	437·5
II.—1. Children's Whole Life Assurances	2,498	16,105 - -	322 2 -	142·6	1,581·8	2,150·3	1,320·4	261·4
2. Children's Endowment Assurances - - - -	59	590 - -	37 6 8	27·2	347·7	425·7	300·8	37·9
<i>Sum of these</i> - - - -	5,714	53,011 5 6	1,926 16 5	1,090·6	16,801·6	22,409·0	13,607·7	2,198·9
TOTAL Industrial Department - -	32,968	359,168 10 5	10,309 7 5	7,375·4	122,332·9	132,242·2	102,636·6	19,696·3
TOTAL Ordinary Department - -	5,313	616,978 18 -	23,741 8 7	19,065·9	329,372·5	285,221·1	226,729·9	102,642·6
TOTAL Industrial Department - -	32,968	359,168 10 5	10,309 7 5	7,375·4	122,332·9	132,242·2	102,636·6	19,696·3
TOTAL Both Departments - - -	38,281	976,147 8 5	34,050 16 -	26,461·3	451,705·4	417,463·3	329,366·5	122,338·9

VALUATION BALANCE SHEET of the Abstainers and General Insurance Company (Limited) as at December 31st 1898.

ORDINARY DEPARTMENT.

	£. s. d.		£. s. d.
Net Liability under Assurance Transactions (as per Summary Statement above)	102,642 12 -	Life Assurance Funds, as per Balance Sheet under 4th Schedule	108,951 9 6
Surplus	6,308 17 6		
£.	108,951 9 6	£.	108,951 9 6

INDUSTRIAL DEPARTMENT.

	£. s. d.		£. s. d.
Net Liability under Assurance Transactions (as per Summary Statement above)	19,696 6 -	Life Assurance Funds, as per Balance Sheet under 4th Schedule	18,480 6 6
		Deficiency - - - -	1,215 19 6
£.	19,696 6 -	£.	19,696 6 -

VIII.

Policies are entitled to participate from year of issue, but Bonuses do not vest until the survivance of the next ensuing calendar year after date of issue.

IX.

The results of the Valuation show :—

In the Ordinary Department a surplus of 6,308*l.* 17*s.* 6*d.*
In the Industrial Department, a deficit of 1,215*l.* 19*s.* 6*d.*

3,600*l.* was set apart for division among the Ordinary policy-holders in payment of a Reversionary Bonus to 5,055 Policies in force on 31st December, 1898, assuring 585,008*l.* 12*s.*

Policies for 100*l.* receive a uniform Reversionary Bonus of 5*s.* for each complete year of Assurance during the quinquennium. Thus policies which have been in force for five years and upwards receive a Reversionary Bonus of 25*s.* for each 100*l.* of assurance at all ages.

ABSTAINERS AND GENERAL INSURANCE COMPANY (LIMITED)—*continued.*

(Sixth Schedule.)

Statement of LIFE ASSURANCE BUSINESS of the Abstainers and General Insurance Company (Limited)
on the 31st day of December 1898. (No Annuity Business transacted.)

I.

Published Tables of Premiums for Assurances payable at Death in both the Abstainers' and General Divisions.

ORDINARY DEPARTMENT.—In the Ordinary Department Policies for the Whole Term of Life are not issued without Profits.

Annual Premiums payable during Life to Assure 100*l.* at Death, with Profits—Males or Females.

Age next Birthday.	Abstainers.	General.	Age next Birthday.	Abstainers.	General.	Age next Birthday.	Abstainers.	General.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
15	1 8 11	1 11 5	32	2 3 3	2 9 11	49	3 18 11	4 7 6
16	1 9 11	1 12 5	33	2 4 7	2 11 5	50	4 2 3	4 11 3
17	1 10 11	1 13 5	34	2 5 10	2 13 -	51	4 5 10	4 15 -
18	1 11 10	1 14 5	35	2 7 3	2 14 8	52	4 9 9	4 19 3
19	1 12 8	1 15 4	36	2 8 9	2 16 4	53	4 13 9	5 3 8
20	1 13 4	1 16 3	37	2 10 5	2 18 2	54	4 18 2	5 8 5
21	1 13 9	1 16 11	38	2 12 1	3 - -	55	5 2 11	5 13 9
22	1 14 3	1 18 -	39	2 13 11	3 2 -	56	5 7 11	5 18 9
23	1 14 10	1 18 11	40	2 15 10	3 4 -	57	5 13 3	6 4 5
24	1 15 5	2 - -	41	2 17 11	3 5 11	58	5 18 11	6 10 5
25	1 16 2	2 1 -	42	3 - 1	3 8 1	59	6 4 11	6 16 11
26	1 16 11	2 2 -	43	3 2 5	3 10 5	60	6 11 4	7 3 3
27	1 17 9	2 3 4	44	3 4 10	3 13 -	61	6 18 9	7 12 -
28	1 18 9	2 4 6	45	3 7 4	3 15 6	62	7 5 2	7 18 9
29	1 19 9	2 5 9	46	3 9 11	3 17 9	63	7 13 1	8 7 -
30	2 - 11	2 7 1	47	3 12 9	4 - 10	64	8 1 7	8 15 8
31	2 2 1	2 8 6	48	3 15 9	4 4 1	65	8 10 4	9 5 -

INDUSTRIAL DEPARTMENT.—In the Industrial Department Policies are not issued with Profits.

Premiums payable Yearly during Life, and Amounts assured thereby at Death.—Males or Females, with Immediate Full Benefit.

Age next Birthday.	10 <i>l.</i> at Death.		20 <i>l.</i> at Death.		30 <i>l.</i> at Death.		40 <i>l.</i> at Death.	
	Premiums. Abstainers.	Premiums. General.	Premiums. Abstainers.	Premiums. General.	Premiums. Abstainers.	Premiums. General.	Premiums. Abstainers.	Premiums. General.
11 to 15	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
16	- 3 6	- 3 9	- 6 10	- 7 6	- 9 8	- 11 2	- 12 5	- 14 9
17	- 3 6	- 3 11	- 6 10	- 7 10	- 9 11	- 11 7	- 12 10	- 15 2
18	- 3 7	- 4 1	- 6 10	- 8 1	- 10 1	- 11 11	- 13 3	- 15 6
19	- 3 8	- 4 2	- 7 -	- 8 4	- 10 5	- 12 3	- 13 8	- 16 -
	- 3 8	- 4 3	- 7 3	- 8 6	- 10 8	- 12 7	- 14 -	- 16 5
20	- 3 9	- 4 4	- 7 4	- 8 8	- 10 10	- 12 11	- 14 4	- 16 10
21	- 3 10	- 4 6	- 7 6	- 9 -	- 11 -	- 13 2	- 14 6	- 17 3
22	- 3 11	- 4 7	- 7 7	- 9 2	- 11 -	- 13 6	- 14 8	- 17 9
23	- 4 -	- 4 8	- 7 8	- 9 4	- 11 4	- 13 10	- 14 11	- 18 2
24	- 4 1	- 4 10	- 7 10	- 9 7	- 11 7	- 14 2	- 15 2	- 18 6
25	- 4 2	- 4 11	- 8 -	- 9 10	- 11 9	- 14 7	- 15 6	- 19 -
26	- 4 4	- 5 1	- 8 2	- 10 1	- 12 -	- 14 11	- 15 10	- 19 6
27	- 4 6	- 5 2	- 8 4	- 10 4	- 12 4	- 15 3	- 16 2	1 - -
28	- 4 8	- 5 4	- 8 7	- 10 8	- 12 8	- 15 9	- 16 7	1 - 7
29	- 4 10	- 5 6	- 8 9	- 11 -	- 13 -	- 16 2	- 17 1	1 1 1
30	- 5 -	- 5 8	- 9 -	- 11 3	- 13 4	- 16 7	- 17 6	1 1 8
31	- 5 2	- 5 10	- 9 4	- 11 7	- 13 9	- 17 -	- 18 -	1 2 3
32	- 5 4	- 6 -	- 9 7	- 11 11	- 14 1	- 17 6	- 18 7	1 2 11
33	- 5 6	- 6 1	- 9 10	- 12 2	- 14 6	- 18 -	- 19 1	1 3 7
34	- 5 8	- 6 4	- 10 2	- 12 7	- 14 11	- 18 6	- 19 8	1 4 3
35	- 5 10	- 6 6	- 10 5	- 13 -	- 15 5	- 19 1	1 - 3	1 5 -
36	- 6 -	- 6 8	- 10 9	- 13 4	- 15 11	- 19 8	1 - 11	1 5 9
37	- 6 2	- 6 11	- 11 2	- 13 9	- 16 5	1 - 4	1 1 7	1 6 7
38	- 6 4	- 7 1	- 11 6	- 14 2	- 17 -	1 1 -	1 2 4	1 7 5
39	- 6 6	- 7 4	- 11 11	- 14 8	- 17 7	1 1 8	1 3 1	1 8 3

ABSTAINERS AND GENERAL INSURANCE COMPANY (LIMITED)—continued.

I.—continued.

INDUSTRIAL DEPARTMENT—continued.

Premiums payable Yearly during Life, and Amounts assured thereby at Death, Males or Females, with immediate full Benefit.

Age next Birthday.	10% at Death.		20% at Death.		30% at Death.		40% at Death.	
	Premiums. Abstainers.	Premiums. General.	Premiums. Abstainers.	Premiums. General.	Premiums. Abstainers.	Premiums. General.	Premiums. Abstainers.	Premiums. General.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
40	- 6 9	- 7 7	- 12 4	- 15 2	- 18 3	1 2 4	1 3 11	1 9 3
41	- 7 -	- 7 10	- 12 10	- 15 8	- 18 11	1 3 1	1 4 10	1 10 3
42	- 7 3	- 8 1	- 13 3	- 16 2	- 19 7	1 3 10	1 5 9	1 11 3
43	- 7 6	- 8 5	- 13 9	- 16 9	1 - 4	1 4 9	1 6 9	1 12 4
44	- 7 9	- 8 8	- 14 4	- 17 4	1 1 2	1 5 7	1 7 9	1 13 5
45	- 8 -	- 9 -	- 14 10	- 18 -	1 1 11	1 6 6	1 8 10	1 14 8
46	- 8 3	- 9 4	- 15 5	- 18 8	1 2 10	1 7 6	1 10 -	1 16 -
47	- 8 6	- 9 8	- 16 1	- 19 4	1 3 9	1 8 7	1 11 2	1 17 3
48	- 8 10	- 10 1	- 16 9	1 - -	1 4 8	1 9 7	1 12 6	1 18 9
49	- 9 2	- 10 5	- 17 5	1 - 10	1 5 9	1 10 9	1 13 10	2 - 2
50	- 9 6	- 10 10	- 18 2	1 1 8	1 6 10	1 12 -	1 15 3	2 1 10
51	- 9 10	- 11 3	- 19 -	1 2 5	1 8 -	1 13 3	1 16 10	2 3 6
52	- 10 3	- 11 9	- 19 10	1 3 6	1 9 3	1 14 7	1 18 6	2 5 3
53	- 10 8	- 12 3	1 - 9	1 4 6	1 10 7	1 16 -	2 - 3	2 7 1
54	- 11 1	- 12 9	1 1 8	1 5 6	1 12 -	1 17 6	2 2 1	2 9 1
55	- 11 7	- 13 4	1 2 9	1 6 7	1 13 7	1 19 2	2 4 2	2 11 3
56	- 12 2	- 13 11	1 3 10	1 7 9	1 15 2	2 1 -	2 6 3	2 13 6
57	- 12 9	- 14 6	1 5 -	1 9 -	1 16 11	2 2 9	2 8 7	2 15 11
58	- 13 5	- 15 2	1 6 3	1 10 3	1 18 10	2 4 8	2 11 -	2 18 5
59	- 14 1	- 15 11	1 7 7	1 11 9	2 - 9	2 6 9	2 13 7	3 1 2
60	- 14 9	- 16 8	1 9 -	1 13 3	2 2 10	2 9 -	2 16 4	3 4 -
61	- 15 6	- 17 5	1 10 6	1 14 10	2 5 -	2 11 5	2 19 2	3 7 3
62	- 16 4	- 18 4	1 12 1	1 16 8	2 7 4	2 13 11	3 2 3	3 10 7
63	- 17 3	- 19 3	1 13 10	1 18 6	2 9 11	2 16 8	3 5 8	3 14 1
64	- 18 2	1 - 3	1 15 9	2 - 6	2 12 9	2 19 6	3 9 4	3 17 11
65	- 19 2	1 1 3	1 17 8	2 2 6	2 15 7	3 2 8	3 13 1	4 2 -

INFANTILE TABLE.

Sums Assured at Death by the payment of the undermentioned Premiums. If Death occur within Three Calendar Months from the date of the Policy, no amount will be receivable thereunder.

PREMIUMS PAYABLE.				Age next Birth- day.	Sums Assured if the Child should die after the Policy has been issued for											
Yearly.	Half- Yearly.	Quarterly	Monthly.		3 Months.	6 Months.	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
£. s. d.	£. s. d.	£. s. d.	£. s. d.	Years.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.
				1	1 10	2 10	3 -	3 10	4 -	4 10	5 -	6 -	7 -	8 -	9 -	10 -
				2	1 15	3 -	3 10	4 -	4 10	5 -	6 -	7 -	8 -	9 -	10 -	
ABSTAINERS' DIVISION.				3	2 -	3 10	4 -	4 10	5 -	6 -	7 -	8 -	9 -	10 -		
3 6	1 9	- 11	- 4	4	2 5	4 -	4 10	5 -	6 -	7 -	8 -	9 -	10 -			
				5	2 10	4 10	5 -	6 -	7 -	8 -	9 -	10 -				
				6	3 -	5 -	6 -	7 -	8 -	9 -	10 -					
				7	3 10	5 -	7 -	8 -	9 -	10 -						
GENERAL DIVISION.				8	4 -	5 -	8 -	9 -	10 -							
				9	4 10	5 -	9 -	10 -								
3 9	1 11	1 -	- 4	10	5 -	5 -	10 -									

No higher premiums than the above are received under this table.

Abstainers' Division.—Assurances upon the lives of children under seven years of age may be effected only when one or both parents, or a guardian is a total abstainer. Children of seven years of age and upwards may be assured if they are pledged abstainers. After ten years of age the sum assured is increased to 11% where the premium is paid monthly.

ABSTAINERS AND GENERAL INSURANCE COMPANY (LIMITED)—continued.

I.—continued.

IMMEDIATE FULL BENEFIT.

Amounts Assured at Death for a Monthly Premium of Fourpence.

Age next Birthday.	Abstainers Division.	General Division.	Age next Birthday.	Abstainers Division.	General Division.	Age next Birthday.	Abstainers Division.	General Division.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
11	11 - -	10 - -	30	7 2 -	6 4 -	49	3 16 -	3 4 -
12	11 - -	10 - -	31	6 18 -	6 - -	50	3 13 -	3 2 -
13	11 - -	10 - -	32	6 14 -	5 17 -	51	3 10 -	3 - -
14	11 - -	9 19 -	33	6 10 -	5 14 -	52	3 7 -	2 18 -
15	10 15 -	9 14 -	34	6 6 -	5 10 -	53	3 5 -	2 15 -
16	10 10 -	9 8 -	35	6 3 -	5 8 -	54	3 2 -	2 13 -
17	10 4 -	9 2 -	36	5 19 -	5 5 -	55	2 19 -	2 10 -
18	9 18 -	8 18 -	37	5 15 -	5 - -	56	2 17 -	2 8 -
19	9 12 -	8 12 -	38	5 12 -	4 16 -	57	2 14 -	2 6 -
20	9 7 -	8 8 -	39	5 8 -	4 14 -	58	2 12 -	2 4 -
21	9 1 -	8 4 -	40	5 6 -	4 11 -	59	2 9 -	2 2 -
22	8 16 -	7 19 -	41	5 1 -	4 8 -	60	2 7 -	2 - -
23	8 12 -	7 15 -	42	4 18 -	4 5 -	61	2 5 -	1 17 -
24	8 6 -	7 9 -	43	4 15 -	4 1 -	62	2 3 -	1 15 -
25	8 2 -	7 5 -	44	4 11 -	3 19 -	63	2 1 -	1 13 -
26	7 18 -	7 - -	45	4 8 -	3 17 -	64	1 18 -	1 11 -
27	7 14 -	6 16 -	46	4 5 -	3 14 -	65	1 16 -	1 9 -
28	7 10 -	6 13 -	47	4 1 -	3 10 -			
29	7 5 -	6 8 -	48	3 19 -	3 7 -			

II. and III.

Policies for the Whole term of Life in existence on 31st December 1898.

ORDINARY DEPARTMENT, With Profits.

ABSTAINERS' DIVISION.						GENERAL DIVISION.							
Age.	Amount Assured.	Annual Premium.	Age.	Amount Assured.	Annual Premium.	Age.	Amount Assured.	Annual Premium.	Age.	Amount Assured.	Annual Premium.		
	£.	£. s. d.		£.	£. s. d.			£. s. d.		£.	£. s. d.		
13	50	- 15 4	47	3,450	103 7 2	13	—	—	47	2,200	65 19 5		
14	50	- 15 4	48	3,979	122 5 1	14	—	—	48	300	11 19 1		
15	—	—	49	2,950	86 19 2	15	—	—	49	400	14 14 3		
16	100	1 8 11	50	3,460	99 19 3	16	—	—	50	—	—		
17	150	2 6 7	51	7,480	230 11 8	17	—	—	51	—	—		
18	—	—	52	4,760	148 14 10	18	—	—	52	100	4 12 8		
19	50	- 18 4	53	4,645	147 5 7	19	—	—	53	—	—		
20	359	5 15 8	54	5,400	190 19 -	20	—	—	54	—	—		
21	—	—	55	1,850	65 10 -	21	100	1 13 5	55	100	5 14 -		
22	407	6 10 4	56	3,900	124 19 3	22	100	2 2 -	56	100	4 8 4		
23	507	8 13 1	57	2,780	120 8 5	23	—	—	57	—	—		
24	600	10 8 4	58	2,910	107 15 11	24	—	—	58	100	5 4 4		
25	1,300	23 3 9	59	2,350	98 3 6	25	200	4 4 -	59	340	19 18 6		
26	900	16 15 2	60	5,300	214 5 5	26	350	7 2 6	60	160	10 6 6		
27	1,850	32 17 -	61	1,310	63 1 6	27	—	—	61	295	19 19 6		
28	900	16 2 8	62	1,010	52 13 -	28	50	1 4 -	62	50	3 1 8		
29	2,700	53 - 7	63	3,070	136 12 7	29	400	9 - 9	63	100	7 15 10		
30	1,700	31 11 7	64	1,950	97 3 3	30	—	—	64	200	13 13 4		
31	3,100	60 7 8	65	1,610	73 - 1	31	700	15 12 4	65	50	4 12 2		
32	2,850	57 3 4	66	2,950	133 5 11	32	—	—	66	—	—		
33	3,610	68 - 5	67	500	31 10 8	33	700	17 7 3	67	—	—		
34	4,170	85 12 8	68	610	36 9 -	34	—	—	68	100	8 12 8		
35	3,620	75 19 3	69	600	44 6 9	35	800	19 5 4	69	50	4 8 8		
36	4,830	100 16 11	70	300	17 6 6	36	50	1 8 -	70	—	—		
37	7,238	153 2 3	71	150	10 11 7	37	850	22 19 2	71	—	—		
38	6,160	133 2 5	72	100	4 13 9	38	400	10 12 9	72	—	—		
39	4,010	87 17 3	73	600	41 - 1	39	225	6 1 10	73	—	—		
40	6,600	146 16 -	74	450	28 18 2	40	200	5 6 -	74	—	—		
41	5,300	114 17 10	75	2,100	159 18 -	41	717	20 3 9	75	—	—		
42	5,375	118 17 9	76	50	5 4 8	42	—	—	76	—	—		
43	5,160	117 3 9	77	—	—	43	550	18 14 6	77	100	11 13 -		
44	6,300	151 8 5	78	—	—	44	200	6 19 11	78	—	—		
45	7,000	177 11 2	79	50	4 10 8	45	900	26 15 8	79	—	—		
46	7,475	197 16 5	80	200	17 15 10	46	250	8 16 -	80	—	—		
				£.	167,236	4,877 2 5					£.	12,487	422 3 1

Extra Premiums, age 27, 5s., age 40, 5s., age 58, 20s. Total, 17. 10s.

Extra Premium, age 40, 17. 5s.

ABSTAINERS AND GENERAL INSURANCE COMPANY (LIMITED)—*continued.*II. and III.—*continued.*

ORDINARY DEPARTMENT, Without Profits.

Age.	GENERAL DIVISION.	
	Amount Assured.	Annual Premium.
	£. s. d.	£. s. d.
38	100 - -	1 11 4
40	100 - -	1 12 11
46	100 - -	1 18 5
52	100 - -	2 11 6
57	120 - -	6 1 11
71	50 - -	5 11 8
£.	570 - -	19 7 9

RE-ASSURANCES.—ORDINARY DEPARTMENT, Abstainers' Division.

Age.	Amount Assured.		Annual Premium.	
	£. s. d.		£. s. d.	
44	1,000 - -		20 15 10	
51	1,000 - -		26 10 10	
56	2,000 - -		59 17 6	
60	2,000 - -		73 13 4	
66	1,000 - -		50 9 2	
74	1,000 - -		78 17 8	
£.	8,000 - -		310 4 4	

INDUSTRIAL DEPARTMENT, Without Profits (Adult Tables).

ABSTAINERS' DIVISION.						GENERAL DIVISION.					
Age.	Amount Assured.	Annual Premium.	Age.	Amount Assured.	Annual Premium.	Age.	Amount Assured.	Annual Premium.	Age.	Amount Assured.	Annual Premium.
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
7	12 10 -	- 4 -	50	2,057 6 -	78 19 10	7	- - -	- - -	50	530 1 -	28 13 3
8	- - -	- - -	51	2,121 18 8	85 - 1	8	- - -	- - -	51	435 4 -	24 5 -
9	12 10 -	- 4 -	52	1,508 2 -	62 5 11	9	- - -	- - -	52	475 15 -	27 9 6
10	- - -	- - -	53	1,889 8 -	81 11 4	10	10 - -	- 4 6	53	536 8 -	33 9 7
11	45 - -	- 15 8	54	1,769 8 -	77 19 2	11	83 - -	- 12 -	54	484 2 -	28 18 -
12	1,125 4 -	20 2 9	55	2,023 17 -	90 5 3	12	226 - -	4 12 -	55	449 8 -	28 11 3
13	1,313 - -	32 14 9	56	1,492 - -	65 19 7	13	224 - -	4 16 -	56	506 - -	37 10 4
14	2,321 - -	46 11 11	57	1,921 1 -	70 15 2	14	208 - -	4 3 9	57	247 17 -	16 18 8
15	3,369 9 -	67 10 11	58	1,325 - -	64 6 2	15	235 16 -	4 16 -	58	497 19 -	36 6 10
16	3,302 2 -	62 9 4	59	1,454 12 -	78 12 6	16	413 - -	8 8 -	59	247 6 -	17 11 1
17	4,383 3 -	79 16 7	60	1,414 16 -	78 18 -	17	327 15 -	6 13 4	60	336 3 -	27 15 -
18	4,247 - -	81 2 7	61	1,302 5 -	72 9 6	18	297 6 -	6 4 5	61	315 1 -	26 12 8
19	4,510 1 -	86 4 8	62	1,049 1 -	62 10 3	19	682 8 -	14 11 2	62	287 14 -	25 10 -
20	5,238 12 -	98 9 6	63	956 8 -	60 1 7	20	539 18 -	12 11 1	63	340 4 -	29 19 8
21	6,066 1 -	113 12 5	64	1,043 9 -	69 13 3	21	468 8 -	10 4 8	64	292 14 -	27 - -
22	6,376 10 -	121 1 8	65	823 19 -	51 19 2	22	511 17 -	11 12 11	65	340 5 -	32 9 8
23	6,406 15 -	122 2 9	66	792 14 -	55 19 4	23	720 5 -	16 13 9	66	224 12 -	24 1 8
24	6,099 7 -	118 8 1	67	561 16 -	41 14 8	24	949 1 -	23 - 3	67	217 7 -	23 13 10
25	6,396 6 -	128 6 3	68	453 19 -	33 15 1	25	960 17 -	24 11 1	68	207 18 -	22 9 2
26	5,955 8 -	119 9 3	69	568 5 -	47 16 -	26	757 - -	18 17 4	69	115 10 -	12 19 6
27	5,876 6 -	125 1 7	70	549 15 -	45 15 8	27	1,186 17 -	29 12 -	70	167 14 -	19 - 1
28	4,570 5 -	97 8 5	71	298 10 -	23 15 -	28	852 10 -	22 19 9	71	81 19 -	9 1 8
29	4,691 9 -	101 9 9	72	298 11 -	26 10 8	29	1,152 7 -	31 6 -	72	183 8 -	15 3 -
30	4,590 9 -	102 4 5	73	305 10 -	29 15 6	30	1,198 4 -	33 16 5	73	13 7 -	1 8 -
31	3,946 13 -	90 - 1	74	109 16 -	11 11 -	31	1,121 6 -	32 12 9	74	25 6 -	3 19 -
32	3,946 15 -	91 4 5	75	223 11 -	21 19 -	32	942 15 -	28 9 4	75	25 5 -	2 19 -
33	3,781 17 -	89 12 -	76	204 2 -	19 17 8	33	771 16 -	23 17 -	76	11 4 -	1 5 4
34	3,279 - -	79 8 9	77	100 15 -	10 14 -	34	772 16 -	24 18 3	77	1 18 -	- 8 -
35	3,664 4 -	90 4 10	78	96 17 -	9 11 11	35	637 15 -	21 3 1	78	21 14 -	2 12 -
36	3,307 7 -	82 19 3	79	40 2 -	4 5 2	36	718 14 -	24 5 8	79	10 - -	1 5 -
37	2,649 10 -	69 11 9	80	15 18 4	1 16 -	37	608 19 -	22 16 11	80	8 8 -	- 6 -
38	3,250 1 -	87 18 9	81	5 2 -	- 12 -	38	822 10 -	30 1 -	81	- - -	- - -
39	3,162 6 -	87 4 4	82	22 12 -	2 15 4	39	751 3 -	27 18 3	82	- - -	- - -
40	3,123 10 -	85 4 5	83	12 18 -	2 18 -	40	764 6 -	28 12 3	83	6 6 -	- 12 -
41	2,856 1 -	83 6 3	84	13 10 -	1 15 -	41	503 2 -	19 14 2	84	- - -	- - -
42	2,811 10 -	82 13 10	85	3 9 -	- 12 -	42	720 11 -	28 19 7	85	- - -	- - -
43	2,785 13 -	82 9 10	86	7 4 -	1 3 -	43	592 3 -	25 12 4	86	- - -	- - -
44	2,425 12 -	77 9 4	87	10 16 -	1 15 -	44	573 10 -	24 14 -	87	- - -	- - -
45	2,315 9 -	90 7 4	88	- - -	- - -	45	637 7 -	29 3 11	88	- - -	- - -
46	2,368 19 -	79 5 10	89	6 - -	1 3 -	46	522 4 -	23 6 8	89	- - -	- - -
47	2,141 2 -	76 19 2	90	- - -	- - -	47	680 6 -	31 19 11	90	- - -	- - -
48	2,563 19 -	91 9 8	91	- - -	- - -	48	554 17 -	28 10 7	91	- - -	- - -
49	2,316 10 -	84 12 8	92	4 10 -	1 3 -	49	582 6 -	29 5 6	92	- - -	- - -
£.	173,455 6 -	4,883 11 8							£.	32,921 - -	1,386 5 11

II. and III.—*continued.*

INDUSTRIAL DEPARTMENT, Without Profits (Infantile Tables).

ABSTAINERS' DIVISION.			GENERAL DIVISION.		
Age.	Amount Assured.	Annual Premium.	Age.	Amount Assured.	Annual Premium.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
2	1,740 - -	30 9 -	2	1,285 - -	25 14 -
3	2,135 - -	37 7 3	3	1,535 - -	30 14 -
4	1,730 - -	30 5 6	4	1,565 - -	31 6 -
5	2,195 - -	38 8 3	5	1,440 - -	28 16 -
6	2,470 - -	43 4 6	6	1,205 - -	24 2 -
7	2,450 - -	42 17 6	7	1,415 - -	28 6 -
8	2,512 10 -	43 19 5	8	1,145 - -	22 18 -
9	2,962 10 -	51 18 10	9	1,240 - -	24 16 -
10	7,677 10 -	152 3 10	10	1,385 - -	27 14 -
11	8,714 - -	168 14 9	11	1,310 - -	26 4 -
12	8,660 10 -	167 13 9	12	730 - -	14 12 -
13	8,624 - -	170 4 2	13	690 - -	13 16 -
14	8,151 10 -	158 11 9	14	385 - -	7 14 -
15	7,537 - -	149 8 -	15	355 - -	7 2 -
16	6,013 - -	119 3 -	16	220 - -	4 8 -
17	6,161 - -	122 2 7	17	120 - -	2 8 -
18	4,952 - -	98 5 4	18	70 - -	1 8 -
19	4,033 10 -	79 10 -	19	10 - -	- 4 -
20	3,812 10 -	75 11 4			
21	3,051 10 -	60 9 7			
22	1,965 - -	38 10 -			
23	1,132 - -	22 8 10			
24	534 10 -	10 7 -			
25	253 - -	5 - -			
£.	99,467 10 -	1,917 12 2	£.	16,105 - -	322 2 -

IV., V., and VI.

Policies other than Whole Life Policies in existence on 31st December 1898.

1. ORDINARY DEPARTMENT.

CLASS OF ASSURANCE.	Total Amount Assured.	Annual Premium.	Total Premiums Received.	Extra Premiums.	
				Annual Premiums.	Total Premiums Received.
I. ABSTAINERS' DIVISION.					
1. WITH PROFITS.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Limited Payments - - - - -	3,250 - -	107 12 11	1,022 4 7		
Joint Lives - - - - -	2,059 - -	108 8 4	785 10 1		
Endowment Assurances - - - - -	355,313 - -	14,731 9 10	84,073 18 3	11 5 -	37 18 7
Endowment Assurances Single Payments -	175 13 -	—	126 17 -		
2. WITHOUT PROFITS.					
Endowments - - - - -	2,850 - -	108 - 6	718 - -		
Endowment Assurances - - - - -	27,575 - -	1,414 12 10	2,930 3 6		
Whole Life, Single Payments - - - - -	718 - -	—	418 1 9		
Endowment Assurances, Single Payments -	1,279 12 -	—	1,150 2 9		
II. GENERAL DIVISION.					
1. WITH PROFITS.					
Limited Payments - - - - -	2,800 - -	112 11 9	275 19 11		
Joint Lives - - - - -	150 - -	11 1 -	88 16 9		
Endowment Assurances - - - - -	41,103 19 -	1,946 13 2	6,101 8 7	1 10 -	6 10
Endowment Assurances, Single Payments -	434 - -	—	275 18 10		
2. WITHOUT PROFITS.					
Endowments - - - - -	700 - -	38 - 6	117 5 5		
Endowment Assurances - - - - -	5,372 - -	239 4 3	397 5 7		
Temporary Assurances - - - - -	700 - -	9 1 3	8 5 -		
Contingent Assurance - - - - -	600 - -	8 5 0	24 15 -		
Whole Life, Single Payments - - - - -	1,209 15 -	—	234 15 -		
Endowment Assurances, Single Payments -	395 19 -	—	236 15 -		

RE-ASSURANCES.

CLASS OF ASSURANCE.	Total Amount Assured.	Annual Premium.	Total Premiums Received.
Endowment Assurances - - - - -	£. s. d.	£. s. d.	£. s. d.
	2,000 - -	102 1 8	1,060 1 8

ABSTAINERS AND GENERAL INSURANCE COMPANY (LIMITED).

IV., V., VI.—continued.

2.—INDUSTRIAL DEPARTMENT, Without Profits.

CLASS OF ASSURANCE.	Total Amount Assured.	Annual Premium.	Total Premiums Received.
I. ABSTAINERS' DIVISION.	£. s. d.	£. s. d.	£. s. d.
Single Payments - - - - -	1,634 15 11	—	944 - 9
Joint Lives - - - - -	416 18 -	22 9 -	177 6 4
Endowment Assurances - - - - -	26,876 13 -	1,288 2 10	8,957 5 11
Endowments - - - - -	401 2 -	23 - 8	168 9 10
Children's Endowment Assurances - - - - -	3,905 - -	247 14 8	493 6 3
II. GENERAL DIVISION.			
Single Payments - - - - -	252 17 6	—	152 7 11
Joint Lives - - - - -	90 4 -	6 18 4	27 14 5
Endowment Assurances - - - - -	3,052 4 -	174 3 6	729 9 4
Children's Endowment Assurances - - - - -	590 - -	37 6 8	69 4 -

VII. and VIII.

No Annuity Business transacted.

IX.

The average rate of interest at which the Life Assurance Funds of the Company were invested at the close of each year of the Quinquennium was :—

	Ordinary Department.	Industrial Department.
	£. s. d.	£. s. d.
1894 - - - - -	3 14 - per cent.	3 - 5 per cent.
1895 - - - - -	3 12 7 „	3 2 2 „
1896 - - - - -	3 17 5 „	3 7 7 „
1897 - - - - -	3 16 - „	3 11 10 „
1898 - - - - -	3 11 7 „	4 1 7 „

X.

For the ordinary department the minimum value allowed for the surrender of assurance for the whole term of life, and for endowment assurances upon which three or more years' premiums have been paid, is 25 per cent. of the amount of the premium received thereon, exclusive of extra premium. The surrender value given is the result of a calculation made for each particular case.

The minimum surrender value of endowments is the whole of the premiums which have been received after deduction of the first year's premium.

(Note.)

Policies on unhealthy lives are dealt with as if they had been effected at increased ages, corresponding to the premiums charged. An extra premium in addition to the European rate is charged on assured lives residing or travelling outside the ordinary limits.

August 18th 1899.

W. H. Hart, Chairman.
Walter Priestman, Vice-Chairman.
Wm. White, Director.
R. A. Craig, Secretary.

FRIENDS' PROVIDENT INSTITUTION.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Friends' Provident Institution for the Year ending the 20th of the Eleventh month 1899

Amount of Funds at the beginning of the Year :	£.	s.	d.	Claims under Policies (no Re-Assurances) :	£.	s.	d.
Assurance Funds -	2,666,022	19	2	Payable at Death -	142,905	9	-
Investments Reserve Fund -	11,690	10	3	Payable at Maturity -	3,021	7	-
Premiums :							
Single -	5,834	15	3	Surrenders -	-	-	-
Periodical -	171,543	12	2	Premiums returned on Death in Class VIII. -	-	-	-
Consideration for Annuities granted -	23,050	13	3	Annuities -	-	-	-
Interest, Dividends, and Rents -	109,874	3	4	Commission -	-	-	-
Less Income Tax -	3,577	4	10	Expenses of Management -	-	-	-
Profit on Realisation of Investments -	1,424	-	2	Cost of obtaining Act of Parliament -	-	-	-
				Bonuses Paid in Cash -	-	-	-
				Bonus by reduction of periodical Premiums -	-	-	-
				Amount of Funds at the end of the year, as per Second Schedule, viz :			
				Assurance Funds -	2,753,844	13	9
				Investments Reserve Fund -	14,436	3	10
£.	2,985,863	8	9	£.	2,985,863	8	9

BALANCE SHEET

Of the Friends' Provident Institution on the 20th of the Eleventh month 1899.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Funds -	2,753,844	13	9	Mortgages on Property within the United Kingdom -	1,268,645	1	11
Investments Reserve Fund -	14,436	3	10	Loans on the Company's Policies (within their surrender value) -	256,454	19	5
Claims admitted but not yet paid -	14,188	19	8	Loans to Corporations of Cities and Boroughs -	192,618	11	7
Unclaimed Annuities and Deposits -	1,772	19	10	Loans to Poor Law Unions -	176,144	2	8
Agents' Mutual Surety Fund -	2,590	15	4	Loans on Security of County and District Rates -	266,678	15	8
Balance due to Agents -	115	5	9	Loans to Commissioners of Rivers and Navigations -	89,927	16	-
				Investments in Railway and other Debentures and Debenture Stocks -	324,232	8	3
				Investments in Dock Companies' Debentures and Debenture Stocks -	30,701	1	-
				Investments in Waterworks Company's Debentures -	3,350	-	-
				Investments in Freehold Ground Rents -	57,354	8	-
				Investments in Freehold Properties -	38,130	-	11
				Freehold Offices at Bradford -	12,000	-	-
				Agents' Balances -	37	14	11
				Outstanding Interest, viz : £. s. d.			
				Accrued, but not yet payable -	28,896	7	4
				Overdue -	2,956	6	10
				Cash :			
				Bills Receivable held under Discount -	10,000	-	-
				On Deposit -	21,732	10	2
				In hand and on Current Account -	8,593	16	-
				Office Furniture -	-	-	-
				Stamps on hand -	-	-	-
£.	2,786,948	18	2	£.	2,786,948	18	2

Fredk. Priestman, Chairman.
John S. Rowntree, Deputy Chairman.
Joshua Smithson, Director.
John B. Tennant, Secretary and Actuary.

ECONOMIC LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Economic Life Assurance Society for the Year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Assurance Fund at the beginning of the year	3,783,277	17	11	Claims by Death :						
Premiums	238,042	10	11	Sums Assured	232,516	-	-	318,226	-	-
Less Re-assurances	4,334	14	-	Bonus	85,710	-	-	790	-	-
Consideration for Annuities granted	126,045	9	8	Endowment Assurances Matured	-	-	-			
Interest and Dividends	155,192	10	9	Surrenders :						
Fees and Fines	161	19	5	Sums Assured	7,021	11	10	9,385	10	5
Compensation on early repayment of Loans	248	3	11	Bonus	2,363	18	7	190	-	11
Profit on Sale of Securities	32,412	-	4	Bonus taken in Reduction of Premiums	-	-	-	4,522	11	9
Difference on Valuation of Securities	49,165	-	4	Annuities	-	-	-	20,721	13	9
Difference on realisation and re-valuation of Reversions	7,319	10	8	Commission	-	-	-	9,349	19	8
	£. 4,387,530	9	11	Expenses of Management	19,475	13	2			
				Pensions	1,900	-	-	21,375	13	2
				Agents' Balances irrecoverable	-	-	-	137	18	1
				Property and Income Tax	-	-	-	5,897	12	9
				Assurance Fund	-	-	-	3,996,933	9	5
								£. 4,387,530	9	11

BALANCE SHEET

Of the Economic Life Assurance Society on the 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund	3,686,168	15	5	Mortgages on Property within the United Kingdom	596,863	19	2
Annuity Fund	310,764	14	-	Mortgages on Property without the United Kingdom	10,893	7	3
Total Funds as per First Schedule	3,996,933	9	5	Mortgages on Rent Charges	92,047	2	5
Claims admitted, but not paid	48,285	10	-	Mortgages on Life Interests	81,004	11	10
Claims announced, but not proved	21,804	16	-	Mortgages on Reversions	69,305	18	4
Sundry Credit Balances	4,201	8	1	Mortgages on County and Corporation Rates	313,796	11	4
				Mortgages on Poor Rates	73,030	4	8
				Mortgages on General District Rates	199,356	10	5
				Loans on the Society's Policies (within their Surrender-Value)	169,755	5	4
				British Government Securities (including Bank of England Stock)	88,515	-	-
				Indian and Colonial Government Securities	602,762	-	-
				Foreign Government Securities	40,327	6	8
				Corporation Bonds	10,500	-	-
				Railway and other Debentures and Debenture Stocks	809,711	1	-
				Railway Stocks (Preference and Guaranteed Ordinary) and Annuities	246,110	-	-
				Railway and other Ordinary Stocks and Shares	173,548	-	-
				Reversions Purchased	104,326	14	7
				Life Interests Purchased	84,763	13	2
				Loan on Personal Security	6,000	-	-
				Freehold Property and Ground Rents	83,044	6	4
				Leasehold Property	95,850	-	-
				Agents' Balances	19,969	8	8
				Outstanding Premiums	18,913	3	6
				Outstanding Interest :			
				Due and payable	8,438	9	9
				Accrued but not yet payable	40,026	-	-
				Cash :			
				On Deposit with Society's Bankers	25,000	-	-
				In hand and on Current Accounts	7,366	9	1
£. 4,071,225	3	6			32,366	9	1
				£. 4,071,225	3	6	

M. Biddulph, Chairman.
R. C. Antrobus, Deputy Chairman.
W. Douro Hoare, Director.
Geo. Todd, Actuary and Secretary.

ECONOMIC LIFE ASSURANCE SOCIETY—*continued.**(Fifth Schedule.)*

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Economic Life Assurance Society made by the Actuary.

I.

The date up to which the valuation is made is 31st December 1898.

II.

The valuation is made on the principle that the net liability under any policy is the difference between the present value of the Sum Assured and Bonus and the present value of the "Net Premiums" payable. Policies with profits under uniform premiums for the whole term of life have been classified according to the nearest age of the life assured of the date of valuation; endowment assurances with profits according to the dates of maturity; all other policies have been individually valued.

In all cases where the premiums have been paid in full or are payable for limited terms only, an additional reserve has been made of the uniform premium loading thereby anticipated.

The surplus is distributed among the policyholders entitled to participate therein according to a fixed scale, increasing both according to age at entry and duration of policy, and the sums so apportioned are converted by the Institute of Actuaries' (H.M.) 3 per cent. table into equivalent reversionary amounts.

The principles and methods upon which the valuation and distribution of surplus are made are, in accordance with the 56th clause of the Society's regulations, determined from time to time by the Directors.

III.

The Table of Mortality used in the Valuation of the Assurances is the Institute of Actuaries' (H.M.) Table, and in the valuation of the Annuities the Government Annuitants' Table, 1884.

IV.

The rate of interest assumed in the calculations is 3 per cent.

V.

The whole of the difference between the office premiums and the net premiums is reserved as a provision for future expenses and profits. The proportion of the annual premium income thus reserved is 14·89 per cent. in the case of policies with participation in profits, and 6·29 per cent. in the case of policies without participation in profits; or 14·11 per cent. over the whole business of the Society. The present value of the difference thus reserved, (384,489*l.* 4*s.* -*d.*), together with the adjustment in respect of limited premium and paid-up policies, (21,831*l.* 6*s.* -*d.*), amounts to 406,320*l.* 10*s.*

VI.

CONSOLIDATED REVENUE ACCOUNT for Five Years, commencing the 1st January 1894, and ending 31st December 1898.

Amount of Funds on 1st January, 1894—	£.	s.	d.	Claims under Policies (no Re-assurances)—	£.	s.	d.
Assurance Fund - - - -	3,630,218	6	10	Sums Assured - - - -	£.	s.	d.
Premiums - - - -	£.	s.	d.	Bonuses thereon - - - -	1,154,358	1	-
Less Re-assurances - - - -	1,140,875	4	3	Endowment Assurances matured - - - -	390,147	4	-
Consideration for Annuities granted - - - -	16,620	14	4	Surrenders—			
Less Re-assurances - - - -	1,124,254	9	11	Sums Assured - - - -	50,316	19	10
Interest and Dividends - - - -	729,891	15	-	Bonuses thereon - - - -	14,886	9	8
Fees and Fines - - - -	1,150	3	3	Amount of Funds on 31st December, 1898,			
Profit on Securities realised - - - -	37,609	13	3	as per First Schedule - - - -	3,996,933	9	5
Balance on Re-valuation of Securities - - - -	49,165	-	4		£.	s.	d.
Profit on Reversions - - - -	7,319	10	8		5,908,193	17	11
Compensation on Redemption of Rent-charge Loans - - - -	2,122	10	1				
	£.	s.	d.				
	5,908,193	17	11				

ECONOMIC LIFE ASSURANCE SOCIETY—continued.

VII.

SUMMARY AND VALUATION of the Policies of the Economic Life Assurance Society as at the
31st December 1898.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Assurances valued by the Institut : of Actuaries' Hm. Table, Annuities by the Government Annuitants' Table, 1884. Interest 3 per cent.			
					Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS.								
For whole Term of Single Lives		£. s. d.	£. s. d.	£.	£.	£.	£.	
Uniform Premiums during Whole Life	9,217	7,288,810 15 -	170,119 16 1	144,813 2	4,562,888 6	2,067,570 7	1,774,156 1	2,788,732 5
Limited Premiums	320	223,080 17 -	8,384 15 3	7,417 3	108,247 5	65,064 7	57,393 1	50,854 4
Premiums fully paid	421	497,353 4 -	—	—	337,942 1	—	—	337,142 1
Premiums Reduced during first five years	121	94,456 8 -	2,606 17 7	2,248 9	47,774 3	45,929 2	39,695 1	8,079 2
Endowment Assurances	1,488	550,597 18 -	24,333 11 7	20,484 2	332,418 8	287,503 4	240,924 5	91,424 3
Joint Lives	37	32,727 12 -	1,323 18 8	1,067 1	20,672 0	17,255 7	13,155 3	7,416 7
Last Survivor	3	6,796 10 -	44 6 8	40 6	5,158 6	342 8	313 7	4,844 9
Deferred Assurances	6	2,475 17 -	24 10 6	18 0	377 7	240 2	235 0	142 7
Extra Premiums payable	—	—	493 12 1	—	246 8	—	—	246 8
TOTAL Assurances, With Profits	11,613	8,690,899 1 -	207,330 8 5	176,069 3	5,415,626 4	2,503,906 7	2,125,942 8	3,239,683 6
II.—WITHOUT PARTICIPATION IN PROFITS.								
For Whole Term of Single Lives—								
Uniform Premiums during Whole Life	265	240,218 - -	7,832 13 1	7,434 8	130,431 7	105,573 4	100,070 4	30,361 3
Limited and Commuted Premiums	19	25,132 10 -	582 9 1	572 3	12,248 5	2,541 2	2,496 7	9,751 8
Premiums Reduced during first five years	3	11,633 - -	286 18 8	268 0	6,544 6	6,716 7	6,442 3	102 3
Increasing Premiums	103	64,960 - -	1,907 5 8	1,833 1	43,832 4	20,771 3	19,061 4	23,421 0
Endowment Assurances	253	112,580 - -	4,787 5 7	4,538 4	80,346 3	39,309 5	37,286 8	43,059 5
Joint Lives	9	12,550 - -	657 8 6	596 0	6,038 2	7,879 2	7,321 1	1,317 1
Last Survivor	36	27,370 - -	395 11 3	336 0	14,086 6	6,280 1	5,092 7	8,978 9
Contingent Survivorship	51	45,775 - -	503 18 4	374 8	3,529 0	2,556 9	1,915 8	1,613 8
Short Period	40	62,000 - -	1,096 7 -	849 8	3,867 2	3,044 4	2,825 0	542 2
Issue	17	47,872 - -	25 - -	15 0	2,052 5	410 6	240 4	1,806 1
Fixed Term Assurances	141	409,927 - -	2,796 8 -	2,726 6	84,374 3	62,239 8	60,688 8	23,090 5
Extra Premiums payable	—	—	124 18 -	—	62 5	—	—	62 5
TOTAL Assurances, Without Profits	937	1,059,947 10 -	20,936 3 2	19,543 8	389,044 4	257,873 1	244,342 4	144,702 0
TOTAL Assurances	12,550	9,750,846 11 -	228,266 11 7	195,613 1	5,804,670 8	2,761,779 8	2,370,285 2	3,484,385 6
Re-Assurances	—	127,370 16 -	4,537 1 11	3,908 8	69,218 7	63,745 3	56,885 8	13,382 9
NET TOTAL of Assurances	12,550	9,623,475 15 -	223,729 9 8	191,639 3	5,735,452 1	2,698,034 5	2,314,449 4	3,421,002 7
Adjustment for Loading on Limited Premium and Paid-up Policies	—	—	—	—	21,831 3	—	—	21,831 3
Adjustment for Immediate Payment of Claims	—	—	—	—	30,000 0	—	—	30,000 0
ANNUITIES.								
Immediate—								
Single Lives	318	26,303 13 4	—	—	291,924 9	—	—	291,924 9
Joint Lives	5	1,275 - -	—	—	7,345 7	—	—	7,345 7
Last Survivor	13	627 9 4	—	—	8,135 6	—	—	8,135 6
Short Period	2	110 - -	—	—	922 5	—	—	922 5
Contingent Survivorship	6	1,975 - -	525 19 7	450 3	6,922 0	6,415 6	5,511 5	1,410 5
Deferred	3	220 - -	—	—	1,025 5	—	—	1,025 5
TOTAL of the Results	12,897	9,623,475 15 - per annum 30,511 7 8	224,255 9 3	192,069 6	6,103,559 6	2,704,450 1	2,319,960 9	3,783,598 7

VALUATION BALANCE SHEET of the Economic Life Assurance Society as at
31st December 1898.

Net Liability under Assurance and Annuity Transactions, as per Summary Valuation Statement	£. s. d. 3,783,598 14 -	Assurance Fund, as per Balance Sheet	£. s. d. 3,906,933 9 5
Surplus	213,334 15 5		
	£. 3,996,933 9 5		£. 3,996,933 9 5

ECONOMIC LIFE ASSURANCE SOCIETY—*continued.*

VIII.

The profits are distributed among all with-profit policies (excepting deferred assurances, and reduced premium assurances of less than five years' duration) in force at the date of valuation, but the bonus allotted to policies of less than five years' duration vests only after payment of the fifth annual premium.

IX.

- (1) The total amount of surplus realised by the Society during the five years was 398,612*l.* 6*s.* 7*d.*, making, with the undivided surplus of 1,970*l.* 10*s.* 10*d.* brought forward at the commencement of the period, 400,582*l.* 17*s.* 5*d.*. Of this amount 33,254*l.* 2*s.* has been paid away as intermediate bonus on claims which have accrued during the Quinquennium, and 153,994*l.* has been devoted to strengthening the reserves by the adoption of a 3 per cent., instead of a 3½ per cent. rate of interest, as the basis of the valuation, leaving 213,334*l.* 15*s.* 5*d.* available for distribution.
- (2) The amount of surplus actually divided among the policyholders was 213,253*l.*, and the number of the policies which participated was 11,572, assuring, with bonus additions, the sum of 8,663,473*l.* 4*s.*
- (3) Specimens of bonuses allotted to whole term of life and endowment assurance policies for 100*l.*

Age at Entry.	NUMBER OF YEARS IN FORCE.									
	5	10	15	20	25					
20	3·13	3·31	3·53	3·80	4·13					
25	3·16	3·37	3·62	3·93	4·31					
30	3·21	3·45	3·74	4·11	4·55					
35	3·29	3·56	3·90	4·33	4·88					
40	3·39	3·70	4·10	4·64	5·34					
45	3·51	3·88	4·38	5·06	5·99					
50	3·68	4·13	4·76	5·66	6·92					
55	3·89	4·48	5·28	6·46	8·18					
60	4·19	4·94	6·00	7·61	10·00					
65	4·59	5·57	7·03	9·30	12·80					
	30	35	40	45	50	55	60	65	70	75
20	4·47	4·89	5·48	6·33	7·54	9·19	11·40	14·60	19·40	27·10
25	4·72	5·25	6·01	7·13	8·78	11·10	14·20	19·10	26·70	—
30	5·07	5·75	6·77	8·29	10·60	13·90	18·60	26·30	—	—
35	5·55	6·46	7·85	9·96	13·20	18·20	25·60	—	—	—
40	6·24	7·49	9·43	12·50	17·30	25·00	—	—	—	—
45	7·22	8·98	11·80	16·30	23·80	—	—	—	—	—
50	8·65	11·20	15·30	22·30	—	—	—	—	—	—
55	10·60	14·40	20·70	—	—	—	—	—	—	—
60	13·60	19·20	—	—	—	—	—	—	—	—
65	18·20	—	—	—	—	—	—	—	—	—

The above are bonuses allotted to policies on which all previous bonuses have been allowed to remain as reversionary additions.

Policyholders are entitled at any time to convert the vested bonuses into cash, or commute them into premium reductions according to the scale set out in the following table, or to convert them into bonuses vesting only after the attainment of a fixed age.

ECONOMIC LIFE ASSURANCE SOCIETY—continued.

IX.—continued.

Attained Age last Birthday.	Cash Value of each 10 <i>l.</i> of Bonus.	Reduction of Annual Premium for each 10 <i>l.</i> of Bonus.		Attained Age last Birthday.	Cash Value of each 10 <i>l.</i> of Bonus.	Reduction of Annual Premium for each 10 <i>l.</i> of Bonus.	
		For Five Years.	For Life.			For Five Years.	For Life.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
20	2 8 10	- 10 8	- 2 5	55	5 7 4	1 4 2	- 8 11
21	2 9 10	- 10 10	- 2 6	56	5 9 9	1 4 9	- 9 4
22	2 10 10	- 11 1	- 2 7	57	5 12 2	1 5 5	- 9 9
23	2 11 10	- 11 4	- 2 8	58	5 14 7	1 6 1	- 10 4
24	2 12 11	- 11 7	- 2 9	59	5 17 -	1 6 9	- 10 10
25	2 14 1	- 11 10	- 2 10	60	5 19 6	1 7 5	- 11 5
26	2 15 4	- 12 1	- 2 11	61	6 2 -	1 8 2	- 12 -
27	2 16 7	- 12 4	- 3 -	62	6 4 5	1 8 10	- 12 8
28	2 17 10	- 12 8	- 3 1	63	6 6 11	1 9 7	- 13 4
29	2 19 2	- 12 11	- 3 2	64	6 9 4	1 10 4	- 14 1
30	3 - 6	- 13 3	- 3 4	65	6 11 9	1 11 1	- 14 10
31	3 1 10	- 13 6	- 3 5	66	6 14 2	1 11 10	- 15 8
32	3 3 3	- 13 10	- 3 6	67	6 16 7	1 12 8	- 16 6
33	3 4 8	- 14 2	- 3 8	68	6 19 -	1 13 6	- 17 6
34	3 6 2	- 14 6	- 3 9	69	7 1 5	1 14 5	- 18 7
35	3 7 8	- 14 10	- 3 11	70	7 3 10	1 15 5	- 19 8
36	3 9 3	- 15 2	- 4 -	71	7 6 3	1 16 3	1 - 11
37	3 10 10	- 15 7	- 4 2	72	7 8 8	1 16 11	1 2 3
38	3 12 6	- 15 11	- 4 4	73	7 10 11	1 17 7	1 3 8
39	3 14 2	- 16 4	- 4 6	74	7 13 1	1 18 2	1 5 1
40	3 15 10	- 16 8	- 4 8	75	7 15 1	1 18 8	1 6 7
41	3 17 8	- 17 1	- 4 10	76	7 17 1	1 19 1	1 8 2
42	3 19 6	- 17 6	- 5 -	77	7 19 -	1 19 6	1 9 10
43	4 1 4	- 17 11	- 5 3	78	8 - -	1 19 10	1 11 8
44	4 3 4	- 18 5	- 5 5	79	8 - -	2 - -	1 13 8
45	4 5 4	- 18 10	- 5 8	80	8 - -	2 - -	1 15 9
46	4 7 5	- 19 4	- 5 11	81	8 - -	2 - -	1 16 -
47	4 9 5	- 19 10	- 6 2	82	8 - -	2 - -	1 16 -
48	4 11 7	1 - 4	- 6 5	83	8 - -	2 - -	1 16 -
49	4 13 8	1 - 10	- 6 9	84	8 - -	2 - -	1 16 -
50	4 15 10	1 1 4	- 7 1	85	8 - -	2 - -	1 16 -
51	4 18 1	1 1 10	- 7 4	86	8 - -	2 - -	1 16 -
52	5 - 4	1 2 5	- 7 8	87	8 - -	2 - -	1 16 -
53	5 2 7	1 3 -	- 8 1	88	8 - -	2 - -	1 16 -
54	5 4 11	1 3 7	- 8 6	89	8 - -	2 - -	1 16 -

M. Biddulph, Chairman.
R. C. Antrobus, Deputy Chairman.
W. Douro Hoare, Director.
Geo. Todd, Actuary and Secretary.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Economic Life Assurance Society on the 31st December 1898.

I.

The published Tables of Premiums for Assurances for the Whole Term of Life, which are in use at the date above mentioned :—

Age next Birthday.	PREMIUM.		Age next Birthday.	PREMIUM.		Age next Birthday.	PREMIUM.	
	With Profits.	Without Profits.		With Profits.	Without Profits.		With Profits.	Without Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
15	1 10 8	1 7 7	32	2 6 8	2 2 -	49	4 4 3	3 16 1
16	1 11 5	1 8 4	33	2 8 -	2 3 3	50	4 7 6	3 19 4
17	1 12 3	1 9 -	34	2 9 5	2 4 6	51	4 10 10	4 2 9
18	1 13 -	1 9 8	35	2 10 11	2 5 9	52	4 14 2	4 6 3
19	1 13 10	1 10 5	36	2 12 6	2 7 2	53	4 17 6	4 9 11
20	1 14 7	1 11 2	37	2 14 2	2 8 9	54	5 1 -	4 13 9
21	1 15 5	1 11 11	38	2 15 11	2 10 5	55	5 4 9	4 17 9
22	1 16 3	1 12 8	39	2 17 9	2 12 1	56	5 8 8	5 2 -
23	1 17 2	1 13 5	40	2 19 9	2 13 10	57	5 12 10	5 6 7
24	1 18 1	1 14 3	41	3 1 10	2 15 9	58	5 17 5	5 11 4
25	1 19 -	1 15 1	42	3 4 1	2 17 9	59	6 2 6	5 16 4
26	2 - -	1 16 -	43	3 6 6	2 19 11	60	6 8 1	6 1 9
27	2 1 -	1 16 11	44	3 9 1	3 2 3	61	6 14 1	6 7 7
28	2 2 -	1 17 10	45	3 11 10	3 4 8	62	7 - 7	6 13 10
29	2 3 1	1 18 9	46	3 14 9	3 7 3	63	7 7 8	7 - 5
30	2 4 3	1 19 9	47	3 17 10	3 10 -	64	7 15 6	7 7 4
31	2 5 5	2 - 10	48	4 1 -	3 12 11			

ECONOMIC LIFE ASSURANCE SOCIETY—continued.

II. and III.

The Total Amount Assured on Lives for the Whole Term of Life which are in existence at the date above mentioned ; and the Amount of Premiums Receivable Annually thereon for each year of Life, after deducting the abatements made by the application of Bonuses.

Age.	WITH PROFITS.				WITHOUT PROFITS.		
	Sums Assured.	Reversionary Bonus.	Annual Premiums.	Extra Premiums.	Sums Assured.	Annual Premiums.	Extra Premiums.
	£.	£.	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.
17	800	—	13 — —	—	—	—	—
18	600	—	9 9 4	—	100	1 7 7	—
19	1,950	—	29 15 10	1 10 —	—	—	—
20	2,050	7 6	32 19 5	—	—	—	—
21	7,000	50 5	122 11 3	—	100	1 11 2	2 — —
22	12,150	13 5	212 14 4	—	—	—	—
23	13,850	56 2	252 18 11	—	—	—	—
24	13,150	25 7	243 14 10	1 — —	5,000	78 15 —	—
25	17,950	48 2	328 19 5	16 5 —	720	12 12 —	—
26	33,750	135 2	678 1 9	20 5 —	1,900	33 16 6	—
27	31,200	123 3	612 15 10	15 — —	1,500	27 17 3	—
28	33,150	274 6	643 5 5	11 5 —	3,150	59 4 1	52 10 —
29	72,600	496	1,453 2 2	15 — —	950	16 13 6	26 5 —
30	48,100	300 6	1,008 4 11	41 — —	16,600	329 11 11	—
31	55,500	765 6	1,146 6 7	3 — —	—	—	—
32	63,375	495 7	1,327 — 4	1 10 —	500	10 15 10	—
33	83,200	1,018 7	1,787 5 6	6 — —	4,800	104 5 3	—
34	97,325	1,761 85	2,142 12 6	—	6,150	130 9 3	—
35	88,950	2,142 3	1,963 13 6	13 10 —	4,400	96 15 1	—
36	91,400	2,621 5	2,019 19 3	19 — —	8,550	184 12 10	—
37	114,775	2,808 8	2,601 6 3	3 — —	11,850	267 3 7	—
38	105,870	3,206 2	2,394 11 2	1 10 —	11,200	230 10 7	—
39	132,625	5,041 65	3,022 19 7	12 10 —	5,550	130 15 8	—
40	134,200	4,794 3	3,157 4 4	—	9,450	229 — 5	—
41	132,850	7,060 8	3,123 4 2	57 10 —	5,188	120 19 —	—
42	143,500	8,219 1	3,391 5 4	15 — —	6,350	164 12 7	—
43	129,050	8,001 2	3,063 15 5	10 — —	800	19 2 8	—
44	118,700	5,126 4	2,959 7 3	—	7,100	171 18 2	—
45	139,350	9,736 7	3,263 14 10	33 16 —	3,050	93 18 8	—
46	146,760	7,347	4,109 18 7	—	12,500	348 1 4	3 15 —
47	144,567	10,596 75	3,805 1 1	2 2 —	6,060	194 16 7	—
48	140,200	10,054 5	3,657 10 11	—	2,150	77 18 —	—
49	125,150	10,304 05	3,114 2 —	—	950	25 6 10	—
50	120,900	11,066 5	3,194 — —	—	5,850	183 17 11	—
51	173,250	17,827 8	4,794 15 2	37 16 —	3,850	136 18 4	—
52	173,740	16,639 85	4,772 3 9	1 10 —	25,000	938 19 6	—
53	144,300	17,130 75	4,098 10 3	—	12,500	437 14 3	—
54	177,050	19,704 3	4,627 18 6	—	1,850	71 14 8	—
55	142,970	15,396	4,168 11 —	7 10 —	3,375	117 3 7	—
56	158,650	23,556 6	4,075 9 10	—	3,000	123 — 11	—
57	181,775	19,885 6	5,602 4 4	—	1,100	49 15 3	—
58	163,888	24,543 4	4,817 1 3	—	1,000	39 11 4	—
59	171,685	20,880 9	4,625 10 8	—	2,000	97 3 1	—
60	120,300	18,873 1	3,615 8 9	—	100	5 16 4	—
61	141,125	20,531 1	4,491 14 10	2 10 —	6,700	314 19 —	—
62	117,567	25,539 75	3,161 15 6	—	2,600	132 1 8	—
63	168,274	36,604 6	4,644 7 10	—	10,920	524 16 —	—
64	156,300	27,164 2	4,768 2 6	—	8,950	486 15 7	—
65	133,170	28,317 7	3,990 9 1	—	500	23 6 8	—
66	115,135	28,243 45	3,313 7 10	—	600	32 16 2	—
67	90,450	24,907 65	2,592 1 3	—	600	35 7 6	—
68	106,898	27,336 15	2,773 6 6	—	200	13 14 3	—
69	146,961	38,077 7	4,106 7 5	—	2,805	178 11 —	—
70	101,330	27,021 1	2,834 — 4	—	1,200	66 1 8	—
71	100,458	31,905 25	3,006 13 3	—	700	48 6 7	—
72	88,948	21,198 7	3,026 11 4	—	—	—	—
73	115,973	34,150 2	3,567 11 11	—	6,000	422 10 —	—
74	103,098	29,906 15	3,505 3 1	—	2,000	164 6 8	—
75	53,268	21,060 9	1,456 16 1	—	—	—	—
76	67,847	23,676 05	1,789 17 —	—	—	—	—
77	33,528	14,518 9	958 13 3	—	200	24 13 10	—
78	50,842	22,792 7	1,530 15 7	—	—	—	—
79	66,297	28,551 6	1,999 3 10	—	—	—	—
80	29,228	7,422 75	872 14 4	—	—	—	—
81	30,347	13,194	829 5 8	—	—	—	—
82	47,796	18,181 5	1,600 14 3	—	—	—	—
83	27,627	14,764 7	924 14 9	—	—	—	—
84	17,400	7,106 1	513 6 8	—	—	—	—
85	11,698	6,733 9	351 18 7	—	—	—	—
86	8,099	4,665 8	318 11 11	—	—	—	—
87	4,500	2,691 3	170 6 —	—	—	—	—
88	2,449	1,486 4	91 11 2	—	—	—	—
89	13,498	7,569 2	541 15 10	—	—	—	—
90	3,400	2,162	100 8 9	—	—	—	—
91	5,000	6,059	137 16 3	—	—	—	—
92	1,498 95	1,614	41 2 1	—	—	—	—
94	600	873	17 9 8	—	—	—	—
96	300	579	6 16 3	—	—	—	—
	6,365,064 95	923,745 8	170,119 16 1	348 19 —	240,218	7,832 13 1	84 10 —

ECONOMIC LIFE ASSURANCE SOCIETY—*continued.*II. and III—*continued.*

Corresponding Statement in respect of Re-Assurances.

Age.	WITH PROFITS.				WITHOUT PROFITS.		
	Sums Assured.	Reversionary Bonus.	Annual Premiums.	Extra Premiums.	Sums Assured.	Annual Premiums.	Extra Premiums.
	£.	£.	£. s. d.	s. s. d.	£.	£.	£.
26	5,000	—	107 14 2	—	—	—	—
34	1,000	—	24 14 2	—	—	—	—
37	20,000	190·2	491 17 6	—	—	—	—
39	1,825	—	52 13 11	—	—	—	—
40	1,000	19·9	25 8 4	—	—	—	—
46	12,000	20·9	424 4 7	—	—	—	—
48	2,500	—	97 5 10	—	—	—	—
52	7,000	155·2	280 — —	—	11,500	421 3 4	—
53	2,500	65·0	103 6 8	—	—	—	—
56	2,000	23·0	90 16 8	—	2,000	59 15 —	—
57	22,500	—	1,210 4 2	—	—	—	—
58	7,500	272·0	340 18 9	—	—	—	—
61	—	—	—	—	2,600	123 1 4	—
63	—	—	—	—	3,500	163 6 8	—
82	750	240·0	25 15 —	—	—	—	—
£.	85,575	986·2	3,274 19 9	—	19,600	767 6 4	—

IV., V., and VI.

The Total Amounts Assured under Classes of Assurance Business other than for the Whole Term of Life :—The Amounts of Premiums receivable Annually thereunder, and the Total Amounts of the Premiums so received.

	Sums Assured.	Reversionary Bonus.	Annual Premiums.	Extra Premiums.	Total Premiums Received.
I.—WITH PARTICIPATION IN PROFITS.					
For Whole Term of Single Lives :—	£.	£.	£. s. d.	£. s. d.	£. s. d.
Limited Premiums - - -	215,925	7,755·85	8,384 15 3	14 5 —	59,622 2 10
Premiums fully paid - - -	399,386	97,967·2	—	11 14 9	248,882 6 9
Reduced Premiums for first five years - - -	93,300	1,156·4	2,605 17 7	52 10 —	17,894 1 2
Endowment Assurances - - -	545,306	5,291·9	24,333 11 7	66 3 4	113,595 7 5
Joint Lives - - -	31,600	1,127·6	1,323 18 8	—	13,864 6 2
Last Survivor - - -	5,799	997·5	44 6 8	—	2,806 7 6
Deferred Assurance - - -	2,300	175·85	24 10 6	—	106 12 —
£.	1,293,616	114,472·3	36,717 — 3	144 13 1	456,771 3 10
II.—WITHOUT PARTICIPATION IN PROFITS.					
For Whole Term of Single Lives :—					
Limited and Commuted Premiums	25,132·5	—	582 9 1	—	10,218 18 3
Reduced Premiums for first five years - - -	11,633	—	286 18 8	—	320 — —
Increasing Premiums - - -	64,950	—	1,907 5 8	10 8 —	45,066 1 —
Endowment Assurances - - -	112,520	—	4,787 5 7	18 — —	46,979 2 7
Joint Lives - - -	12,550	—	657 8 6	—	2,576 14 —
Last Survivor - - -	27,570	—	395 11 3	—	8,533 6 6
Contingent Survivorship - - -	45,775	—	503 18 4	12 — —	4,807 18 3
Short Period - - -	62,000	—	1,036 7 —	—	2,507 16 5
Issue - - -	47,872	—	25 — —	—	1,726 1 —
Fixed Term Assurances - - -	409,927	—	2,796 8 —	—	21,455 12 8
£.	819,729·5	—	12,978 12 1	40 8 —	456,771 3 10

ECONOMICAL LIFE ASSURANCE SOCIETY—*continued.*IV., V., and VI.—*continued.*

Corresponding Statement in respect of Re-Assurances.

	Sums Assured.	Reversionary Bonus.	Annual Premiums.	Extra Premiums.	Total Premiums Paid.
I.—WITH PARTICIPATION IN PROFITS.					
For Whole Term of Single Lives:—	£.	£.	£. s. d.	£. s. d.	£. s. d.
Reduced Premiums for first five years	2,500	—	57 5 10	—	429 13 9
Endowment Assurances	5,000	209 6	173 11 8	—	1,215 1 8
£.	7,500	209 6	230 17 6	—	1,644 15 5
II.—WITHOUT PARTICIPATION IN PROFITS.					
For Whole Term of Single Lives:—					
Reduced Premiums	8,000	—	198 13 4	—	198 13 4
Short Periods	6,000	—	65 5 —	—	130 10 —
£.	14,000	—	263 18 4	—	328 3 4

VII.

The Total Amounts of Immediate Annuities on Single Lives.

Age.	ANNUITY.		Age.	ANNUITY.	
	Male.	Female.		Male.	Female.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
23	—	10 — —	60	185 — —	488 2 2
24	—	50 9 4	61	1,253 14 8	586 15 8
26	—	25 7 6	62	—	554 11 2
27	—	10 — —	63	311 15 —	702 5 4
33	45 — —	—	64	248 10 10	556 16 —
35	—	22 — —	65	130 15 —	142 8 4
38	45 5 4	52 — —	66	356 10 6	1,057 19 6
41	37 6 —	163 12 2	67	354 9 4	346 7 6
42	63 1 8	—	68	986 3 4	435 3 8
43	145 17 6	78 19 2	69	617 18 4	560 9 2
44	465 10 4	—	70	474 4 2	398 14 6
45	167 1 8	—	71	96 — —	417 — 8
46	158 13 4	—	72	80 — —	90 16 2
47	127 2 8	137 10 10	73	1,170 11 8	219 10 4
48	39 10 10	24 16 8	74	—	121 19 8
49	50 — —	194 4 2	75	60 — —	317 5 —
50	152 16 8	286 9 11	76	561 4 4	258 7 4
51	351 15 —	677 13 —	77	100 — —	89 7 —
52	674 19 8	340 — 8	78	187 8 8	44 15 —
53	96 10 —	476 12 4	79	120 — —	—
54	186 18 2	986 12 —	80	—	163 4 8
55	771 — —	51 9 4	81	—	67 7 4
56	231 19 4	282 11 6	82	40 — —	52 17 —
57	446 18 4	738 13 6	83	12 — —	—
58	981 9 5	725 17 —	85	—	247 16 —
59	185 5 6	278 12 10			
			£.	12,770 7 3	13,533 11 1

VIII.

The Amount of all Annuities other than those specified under Heading No. VII.

CLASS.	Annuity.	Annual Premium.	Total Received.
	£. s. d.	£. s. d.	£. s. d.
Joint Lives	1,275 — —	—	8,017 19 —
Last Survivor	627 9 4	—	9,016 18 10
Short Period	110 — —	—	969 12 11
Contingent Survivorship	1,975 — —	525 19 7	4,868 2 1
Deferred	220 — —	—	1,046 17 —

ECONOMIC LIFE ASSURANCE SOCIETY—*continued.*

IX.

The average rate of interest realised upon the total funds of the Society during each of the five years since the date of the last investigation, was :—

											£. s. d.		
In 1894	-	-	-	-	-	-	-	-	-	-	4	-	11
" 1895	-	-	-	-	-	-	-	-	-	-	4	-	2
" 1896	-	-	-	-	-	-	-	-	-	-	4	-	7
" 1897	-	-	-	-	-	-	-	-	-	-	4	-	5
" 1898	-	-	-	-	-	-	-	-	-	-	4	1	5

X.

Minimum Surrender Values of Policies for 1,000*l.* for the Whole Term of Life.

Age at Entry.	NUMBER OF ANNUAL PREMIUMS PAID.											
	5	10	15	20	25	30	35	40	45	50	55	60
20	19	46	79	125	183	245	318	401	488	582	647	701
25	24	56	99	156	221	295	377	469	563	637	693	—
30	29	67	122	191	265	351	444	541	623	683	—	—
35	34	84	152	230	318	413	515	607	670	—	—	—
40	43	105	188	277	375	482	587	653	—	—	—	—
45	52	130	226	327	439	550	632	—	—	—	—	—
50	65	162	268	383	502	603	—	—	—	—	—	—
55	80	193	314	441	558	—	—	—	—	—	—	—
60	95	226	361	488	—	—	—	—	—	—	—	—
65	115	261	401	—	—	—	—	—	—	—	—	—
70	133	285	—	—	—	—	—	—	—	—	—	—

Minimum Surrender Values for Endowment Assurances of 1,000*l.*, maturing at age 60.

Age at Entry.	NUMBER OF ANNUAL PREMIUMS PAID.						
	5	10	15	20	25	30	35
20	32	80	150	239	356	510	694
25	42	107	200	320	485	680	—
30	55	145	271	443	661	—	—
35	76	207	386	635	—	—	—
40	114	307	595	—	—	—	—
45	186	509	—	—	—	—	—
50	348	—	—	—	—	—	—

The above are the Surrender Values for Non-Participating Policies.

On With-Profit Policies there is payable, in addition, the cash value of any Bonus which may attach according to the scale set out under heading IX. in the Fifth Schedule.

The Society has no pure Endowment Policies on its books.

(Note.)

Policies are not effected at other than European rates, but a small addition is made to such rates to cover the Local Tax on Policies effected through the Society's South African branch.

Policies on under-average lives, accepted at Premiums for an increased age at entry, are treated as if such increased age were the real age of the life assured.

M. Biddulph, Chairman.
R. C. Antrobus, Deputy-Chairman.
W. Douro Hoare, Director.
Geo. Todd, Actuary and Secretary.

NEW YORK LIFE INSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the New York Life Insurance Company for the Year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds at beginning of year	40,892,820	16	3	Claims incurred under Policies (after deduction of Sums Re-Assured) :-			
Premiums earned	7,145,968	-	10	Losses by Death	2,067,814	19	7
*Including—				Matured Endowments	752,068	19	7
Cash Dividend of 1898 applied by the policy-holder to purchase paid-up insurance	76,706	12	2				2,819,903 19 2
Cash Dividend of 1898 applied by the policy-holder to pay running premiums	68,464	18	7	Surrenders:			
Surrender Values applied by the policy-holder to pay running premiums	6,951	14	5	Tontine Policies at maturity of their Tontine Periods	421,980	5	-
Less Re-Assurances	21,582	13	-	Assurances other than the above	268,394	16	5
			7,124,285 7 10	Annuities			690,365 1 5
Consideration for Annuities granted			272,080 15 10	Instalments paid on Trust Deposits			313,862 12 11
Interest and Rents earned			2,005,577 6 10	Commissions			2,938 11 5
Trust Deposit received and held for account of beneficiaries under the terms of policies			1,234 11 5	Taxes	100,042	14	10
Increase in market value of Assets from December 31st, 1897, to December 31st, 1898			21,399 4 10	Other Expenses	843,483	6	-
			£. 50,317,398 3 -	Dividends to Policy-holders			943,536 - 10
				Amount of Funds, 31st December 1898, as per Schedule 2			570,268 7 -
				Profit and Loss, Increase in Agents' Balances from December 31st 1897 to December 31st 1898			44,061,384 9 5
							11,136 5 10
							£. 50,317,398 3 -

* The three items here entered in the inner column all represent cash actually received by the Company. The dividends declared each year by the Company are primarily declared in cash, and if the individual policy-holder desires to use a cash dividend so declared in the purchase of Reversion, that dividend constitutes a single premium for additional insurance, and is therefore an integral portion of the new premium income. Similarly, if he applies a cash dividend to the payment in whole or in part of a renewal premium, such dividend, so used, constitutes a portion of the renewal premium income. The third item (6,951. 14s. 5d.) consists of sums allowed by the Company in surrender of Reversionary additions previously added to policies and applied by the policy-holders to the payment, in whole or in part, of renewal premiums; it, therefore, equally constitutes a portion of the renewal premium income. It will thus be seen that these amounts represent entirely actual transactions between the Company and certain of its policy-holders, and in no case include any fictitious or assumed transactions, such as the application of Reserves under premium-paying policies to purchase of paid-up insurance, or the application of cash dividend to the purchase of Reversionary addition when not actually so used.

BALANCE SHEET

Of the New York Life Insurance Company on the 31st December 1898.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance and Annuity Fund	44,004,030	12	9	Mortgages on Property in the United States and Canada	8,025,258	15	3
Trust Deposit held for account of beneficiaries under the terms of Policies	57,353	10	8	Loans on Company's Policies, including notes received in Payment of Premiums, and Balance of year's Net Premiums when paid semi-annually or quarterly, and deductible from amount assured in case of claim	2,721,460	6	6
			44,061,384 9 5	United States Government Bonds	634,269	11	-
Claims admitted but not paid			338,875 19 2	State Securities	58,786	-	2
Unpaid Dividends due Policy-holders			32,828 7 7	County and City Securities	3,229,856	4	2
				Shares created under the laws of New York, and other States	1,245,027	1	10
				Debentures created under such laws	19,324,672	11	8
				Securities of Foreign Governments	1,768,796	3	10
				House Property, unencumbered	3,367,078	3	10
				Landed Property, unencumbered	36,008	4	7
				Loans secured by pledge of Bonds and Shares created by the United States Government and the laws of the State of New York, and other States	1,520,750	3	6
				Outstanding Premiums (Net)	469,174	9	10
				Outstanding Interest and Rents due and payable	35,834	19	10
				Outstanding Interest and Rents accrued	290,561	6	7
							296,396 6 5
				Cash on Deposit in Banks, &c.	1,724,301	-	10
				Cash in hand	11,251	11	9
			£. 44,433,068 15 2				£. 44,433,068 15 2

In this statement, one pound sterling is reckoned as equal to \$4.86 United States currency.

Henry Tuck, Vice-President.
Rufus W. Weeks, Actuary.D. P. Kingsley,
Edmund D. Randolph, } Trustees.

NEW YORK LIFE INSURANCE COMPANY—continued.

(Fifth Schedule.)

Statement respecting the VALUATION OF LIABILITIES under Life and Annuity Policies of the New York Life Insurance Company made by the Actuary.

I.

This valuation is made up to the 31st day of December 1898.

II.

The principles upon which the valuation and the distribution of profits among the policy-holders are made, and whether these principles were determined by the instrument constituting the Company, or by its regulations or by-laws, or otherwise.

The principle upon which the policies are valued is that known as the "Net Reserve" basis; the net reserve for each policy being the excess of the present value of the Insurance over the present value of the future net premiums receivable. The net reserves are ascertained directly from tables of such net reserves, and not by ascertaining separately the total present values of the Insurances, and of the future net premiums receivable, and deducting the latter from the former.

The principle upon which profits are distributed among the policy-holders is that known as the "Contribution Plan," under which the dividend for any Insurance-year is calculated by crediting the policy's account with the net reserve at the beginning of the Insurance-year, plus the office premium (deducting therefrom the policy's share of the expenses of the Company), plus one year's interest at the rate allowed by the Company, and debiting said account with the net cost of carrying the risk during the year, plus the net reserve at the end of the year.

These principles have been adopted by the Board of Trustees of the Company, acting under the powers conferred by the charter of the Company, and the Insurance Laws of the State of New York.

III.

The Table of Mortality used in this valuation is the "Combined Experience" (except that, on impaired lives, such as referred to in note on page 314, the table of mortality used in the valuation is that which we call "Double Actuaries," i. e., a rate of mortality which at all ages is twice that of the Combined Experience Table.)

IV.

The rate of interest assumed in this valuation is four per cent.

The Company has added to the net reserve, as above, on its assurances and annuities, as ascertained by the Insurance Department of the State of New York, an extra reserve of 584,079 $\frac{1}{2}$., and included said addition in its net liability, as stated in this valuation. By resolution of the Board of Trustees and by announcement of the public, the Company has bound itself to hold a reserve on the American Table of Mortality at three per cent. interest, on all assurances and annuities issued after December 31st, 1897; and the excess of such reserve over the reserve as ascertained by the Insurance Department of the State of New York is included in this extra reserve.

V.

This valuation being made on net premiums, the proportion of the annual premiums reserved for future expenses and profits, and therefore left unvalued, is the entire "loading" or margin between the tabular premium charged and the relative pure or net premium.

VI.

CONSOLIDATED REVENUE ACCOUNT of the New York Life Insurance Company for Three Years, commencing 1st January, 1896, and ending 31st December, 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds on hand 1st January, 1896, the beginning of the period -	33,659,514	11	7	Claims incurred under policies (after deduction of sums re-assured):			
	£.	s.	d.		£.	s.	d.
Premiums earned -	19,687,223	10	3	Losses by death -	6,073,895	14	4
Less Re-assurances-	49,718	8	4	Matured Endowments	1,873,650	4	6
	19,637,505	1	11		7,947,545	18	10
Consideration for Annuities granted-	787,301	4	2	Surrenders:			
Interest and Rents earned-	5,497,099	0	4	Tontine Policies at maturity of their Tontine Periods -	1,102,767	5	9
Trust Deposit received and held for account of beneficiaries under the terms of policies	7,124	1	7	Assurances other than the above	800,907	7	-
					1,903,674	12	9
				Annuities -	909,486	8	9
				Instalments paid on Trust Deposit -	8,618	17	7
				Commissions -	2,652,945	3	11
					£.	s.	d.
				Taxes -	280,350	14	-
				Other Expenses -	2,271,624	9	8
					2,551,975	3	8
				Dividends to Policy-holders -	1,520,348	0	7
				Amount of Funds on 31st December, 1898, the end of the period, as per First Schedule	44,061,384	9	5
				Profit and Loss Increase in Agents' Balances from Jan. 1st '96, to Dec. 31st '98	30,851	4	8
				Decrease in market value of Assets from Jan. 1st, '96, to Dec. 31st, '98	713	19	5
£.	61,588,543	19	7	£.	61,588,543	19	7

NEW YORK LIFE INSURANCE COMPANY—continued.

VII.

SUMMARY AND VALUATION of the Policies of the New York Life Insurance Company, as at
31st December 1898.

DESCRIPTION OF TRANSACTION.	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Liability.
ASSURANCES.				
I.—WITH PARTICIPATION IN PROFITS.				
		£.	£.	£.
<i>a</i> For Whole Term of Life - - - - -	100,946	54,878,209	1,727,274	9,360,531
For Whole Term of Life with Return Premium - - - - -	40,191	22,416,504	600,573	2,178,761
<i>b</i> Limited number of Premium Payments - - - - -	115,873	55,876,683	2,209,575	7,201,172
Endowment Assurances - - - - -	79,862	42,371,584	2,403,437	11,929,328
Joint Life - - - - -	256	183,107	6,232	30,828
Term - - - - -	1,781	573,663	14,000	7,577
<i>c</i> Term Assurance - - - - -	—	7,534,074	—	—
Extra Premiums Payable - - - - -	—	—	180,879	—
TOTAL Assurances with Profits - - - - -	338,909	183,833,914	7,141,970	30,708,257
Deduct Re-assurances:				
Life - - - - -	—	183,020	8,664	25,611
Life, Limited Payments - - - - -	—	115,879	7,315	2,713
Endowment Assurances - - - - -	—	81,352	6,126	14,102
Term - - - - -	—	27,263	592	371
		407,514	22,697	42,797
TOTAL Assurances with Profits (Less Re-assurances) - - - - -	338,909	183,426,400	7,119,273	30,665,460
II.—WITHOUT PARTICIPATION IN PROFITS.				
<i>a</i> For Whole Term of Life - - - - -	21,634	5,185,988	64,116	1,865,440
<i>b</i> Limited number of Premium Payments - - - - -	181	183,066	8,943	27,279
Endowment Assurances - - - - -	4,473	954,465	9,145	610,993
Joint Life - - - - -	19	6,975	89	3,592
Term - - - - -	8,718	4,078,621	2,692	209,470
TOTAL Assurances without Profits (no Re-assurances) - - - - -	35,025	10,409,115	84,985	2,716,774
TOTAL Assurances (less Re-assurances) - - - - -	*373,934	*193,835,515	7,204,258	—
Valuation of the above on Combined Experience Table of Mortality (Interest at 4 per cent.) - - - - -				33,382,234
ANNUITIES.				
Immediate - - - - -	8,589	330,823	—	2,620,248
Deferred - - - - -	545	22,134	6,524	141,998
Contingent - - - - -	70	7,011	3,026	9,892
TOTAL Annuities - - - - -	9,204	359,968	10,150	—
Valuation of the above on Combined Experience Table of Mortality (Interest at 4 per cent.) - - - - -				2,772,138
Extra Reserve voluntarily created by the Company, the same being in excess of the Net Liability as determined by the Insurance Department of the State of New York - - - - -				584,079
TOTAL of Results, including Extra Reserve Liability, the same being the Net Present Liability for Assurances and Annuities (less Re-assurances) - - - - -				36,738,451
			Or, in exact figures - - - - -	36,738,451 12 11

NOTE.—The titles marked *a* include all policies insuring for the whole term of life on which there are continuous annual premiums for the whole term of life (except those guaranteeing return of all or part of premiums paid in case of death within a specified time) and all policies insuring for the whole term of life on which the premiums have been paid in full. The titles marked *b* include all policies insuring for the whole term of life on which there is a limited number of annual premiums still to be paid. The title marked *c* is Term Assurance resulting from return premium provisions. The office yearly premiums and liability is included with the original policies. In this Statement 12. sterling is reckoned as equal to \$4.86 United States currency.

* No policy or sum of insurance is included in this statement except where the first premium therefor has been paid to the Company in cash.

NEW YORK LIFE INSURANCE COMPANY—*continued.*VII.—*continued.*

VALUATION AND BALANCE SHEET of the New York Life Insurance Company, as at December 31st 1898, referred to under Heading No. 7 in Fifth Schedule.

	£.	s.	d.		£.	s.	d.
Net Liability for Reserves under Assurance and Annuity Transactions	36,738,451	12	11	Life Assurance and Annuity Fund as per Second Schedule	44,061,384	9	5
Net Liability for Premiums paid in advance	56,205	19	5				
Net Liability for Trust Deposit held for Account of Beneficiaries	57,353	16	8				
Net Liability for Surplus Reserved Funds voluntarily set aside by Company	5,435,027	11	5				
For other Funds for all other contingencies	1,774,345	9	-				
	£. 44,061,384	9	5		£. 44,061,384	9	5

VIII.

Dividends are declared at such intervals as is provided in the Policy Contract; under some forms of policy, annually, beginning upon payment of the premium for the second year of Insurance; under other forms, after five, 10, 15, or 20 years, respectively.

IX.

(1) The total profits of the Company during the three years ending on the 31st day of December 1898, were 3,783,491*l.* 0*s.* 8*d.*

(2) The amount of surplus on December 31st 1898, was 7,209,373*l.* 0*s.* 5*d.*, which has been carried to the following accounts:—

	£.	s.	d.
Surplus Reserved Funds voluntarily set aside by the Company (a) and (b)	5,435,027	11	5
For other Funds for all other contingencies (c)	1,774,345	9	-
TOTAL	£. 7,209,373	-	5

(a) To provide for all dividends to be paid in 1899, 599,513*l.* 19*s.* 11*d.*; (b) on account of dividends to be paid in 1900 and subsequent years on deferred dividend policies 4,835,513*l.* 11*s.* 6*d.* (c) being the surplus set aside for all fluctuations and contingencies after providing for the Surplus Reserved Fund.

The dividends of the Company are declared in cash.

The amount of profits appropriated among the policy-holders, after the valuation of 31st December 1896, 516,538*l.* distributed among 30,189 policies, insuring 19,461,365*l.*

The amount of profits appropriated among the policy-holders, after the valuation of 31st December 1897, was 570,997*l.*, distributed among 30,385 policies, insuring 19,536,609*l.*

The amount of profits appropriated among the policy-holders, after the valuation of 31st December 1898, was 599,513*l.*, distributed among 31,921 policies, insuring 20,209,742*l.*

(3) Specimens of Reversionary Bonuses allotted to Whole Life policies of 100*l.*, with annual participation in surplus, effected at the respective ages of 20, 30, 40, and 50, and having been respectively in force for five years, 10 years, and upwards, with their cash values if applied to the reduction of premiums:—

REVERSIONARY BONUS ADDITIONS.

Age at Entry.	Annual Premium.	YEARS IN FORCE.					
		5.	10.	15.	20.	25.	30.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	1 19 9	18 6	1 2 4	1 4 8	1 6 9	1 8 4	1 9 9
30	2 5 5	16 10	1 - 7	1 3 -	1 4 10	1 6 4	1 7 2
40	3 2 7	17 10	1 2 6	1 5 6	1 7 1	1 8 6	1 9 1
50	4 14 4	1 2 7	1 7 9	1 10 6	1 11 10	1 13 -	1 13 5

CASH VALUES of the foregoing REVERSIONARY BONUS ADDITIONS.

Age at Entry.	YEARS IN FORCE.					
	5.	10.	15.	20.	25.	30.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	- 6 2	- 8 -	- 9 8	- 11 5	- 13 5	- 15 6
30	- 6 7	- 8 10	- 10 11	- 13 -	- 15 2	- 17 4
40	- 8 5	- 11 9	- 14 8	- 17 2	- 19 10	1 2 1
50	- 13 -	- 17 8	1 1 3	1 4 2	1 6 7	1 8 7

These are dividends for one year on policies proper, and have no reference to profits that have accrued on additions from former dividends.

NEW YORK LIFE INSURANCE COMPANY—continued.

IX.—continued.

Specimens of Reversionary and Cash Bonuses Allotted in 1898 to Whole Life Policies of 100/., with Accumulation of Profits effected at the respective Ages of 20, 30, 40, and 50, and having been in force for 5, 10, 15, and 20 years.

Age at Entry.	Five Year Accumulation Period.		Ten Years Accumulation Period.		Fifteen Year Accumulation Period.		Twenty Year Accumulation Period.	
	Reversion.	Cash.	Reversion.	Cash.	Reversion.	Cash.	Reversion.	Cash.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	7 3 5	2 7 10	11 16 5	4 5 -	28 4 -	11 1 2	50 15 5	21 15 10
30	6 11 7	2 11 7	12 15 -	5 9 5	25 6 10	12 - 2	49 10	25 15 7
40	6 9 2	3 1 2	14 3 -	7 7 5	27 3 7	15 12 5	54 11 2	34 15 -
50	7 11 5	4 7 -	20 2 7	12 16 5	32 17 -	22 16 2	72 9 5	54 18 -

Henry Tuck, Vice-President.
Rufus W. Weeks, Actuary.
D. P. Kingsley,
Edmund D. Randolph } Trustees.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the New York Life Insurance Company, on the 31st December 1898.

I.

Published Table of Annual Premiums for Assurance of 100/., for the Whole Term of Single Life.

WITH PROFITS.				WITHOUT PROFITS.			
Age.	Premium.	Age.	Premium.	Age.	Premium.	Age.	Premium.
	£. s. d.		£. s. d.		£. s. d.		£. s. d.
25	2 1 -	46	4 1 5	25	1 12 7	46	3 5 -
26	2 2 -	47	4 5 -	26	1 13 7	47	3 7 10
27	2 3 -	48	4 8 10	27	1 14 5	48	3 10 10
28	2 4 2	49	4 12 10	28	1 15 5	49	3 14 -
29	2 5 5	50	4 17 -	29	1 16 2	50	3 17 7
30	2 6 7	51	5 1 7	30	1 17 2	51	4 1 2
31	2 8 -	52	5 6 7	31	1 18 5	52	4 5 -
32	2 9 5	53	5 11 10	32	1 19 7	53	4 9 2
33	2 11 -	54	5 17 5	33	2 - 10	54	4 13 7
34	2 12 7	55	6 3 2	34	2 2 -	55	4 18 5
35	2 14 2	56	6 9 7	35	2 3 5	56	5 3 7
36	2 16 -	57	6 16 5	36	2 4 10	57	5 9 -
37	2 18 -	58	7 3 7	37	2 6 2	58	5 14 10
38	3 - -	59	7 11 5	38	2 8 -	59	6 1 -
39	3 2 2	60	7 19 10	39	2 9 7	60	6 7 7
40	3 4 5	61	8 8 7	40	2 11 5	61	6 14 7
41	3 6 10			41	2 13 5		
42	3 9 5	62	8 18 2	42	2 15 5	62	7 2 2
43	3 12 2	63	9 8 5	43	2 17 7	63	7 10 5
44	3 15 -	64	9 19 2	44	3 - -	64	7 19 2
45	3 18 2	65	10 11 -	45	3 2 5	65	8 8 5

NEW YORK LIFE INSURANCE COMPANY—*continued.*

II. and III.

Classified List, including all policies insuring for the Whole Term of Life on which there are continuous Annual Premiums, or on which the Premiums have been paid in full.

Age in 1898.	WITH PARTICIPATION IN PROFITS.				WITHOUT PARTICIPATION.		RE-ASSURANCE.	
	Sums Assured.	Ordinary Premiums.	Extra Premiums.	Reversionary Bonus Additions on all Policies for the Whole Term of Life.	Sums Assured.	Total Yearly Premiums.	Sums Assured.	Yearly Premiums.
	£.	£.	£.	£.	£.	£.	£.	£.
15	3,128	60	—	—	—	—	—	—
16	18,025	346	—	—	—	—	—	—
17	27,304	524	—	—	—	—	—	—
18	68,971	1,324	—	—	—	—	—	—
19	95,988	1,842	23	—	329	3	—	—
20	151,769	2,978	3	—	247	2	—	—
21	255,576	4,904	38	—	1,523	8	—	—
22	377,942	7,243	80	—	2,428	30	—	—
23	488,045	9,366	211	11	8,951	88	—	—
24	624,176	12,608	232	10	9,794	97	1,102	22
25	783,396	15,824	585	34	8,313	50	1,102	30
26	864,054	17,454	494	70	23,889	196	—	—
27	1,051,030	22,227	733	116	26,543	233	50	1
28	1,204,548	25,540	824	119	27,839	185	—	—
29	1,381,256	30,678	1,244	277	33,621	193	—	—
30	1,567,614	35,444	1,587	415	50,946	478	3,003	68
31	1,721,379	39,983	2,048	173	51,502	319	125	5
32	1,777,880	41,215	2,176	393	57,654	374	—	—
33	1,936,420	44,789	2,689	660	61,255	368	—	—
34	2,089,876	50,423	2,727	1,232	67,202	434	—	—
35	2,252,037	56,196	2,994	1,640	89,794	623	—	—
36	2,407,592	60,051	3,523	2,020	91,337	632	4,006	117
37	2,475,473	64,201	3,536	2,582	101,358	548	—	—
38	2,696,234	72,056	3,300	3,043	110,926	720	120	2
39	2,652,058	70,642	4,228	2,936	112,284	768	7,360	233
40	2,865,062	80,127	4,121	2,576	125,987	924	3,157	105
41	2,721,008	74,466	3,934	3,079	142,469	1,352	—	—
42	2,609,074	73,955	3,900	3,521	151,029	1,475	1,279	34
43	2,572,675	74,946	4,338	2,980	150,577	1,199	10,594	370
44	2,398,704	72,828	4,181	5,484	147,181	1,306	1,955	42
45	2,397,264	74,652	3,838	3,536	162,593	1,288	10,014	392
46	2,254,629	71,833	4,047	5,144	172,614	1,303	1,543	39
47	2,149,691	70,771	2,960	7,208	174,527	1,764	6,572	247
48	2,211,131	74,845	3,665	8,517	190,947	2,095	13,374	417
49	2,018,189	69,190	2,907	11,530	176,852	1,986	18	—
50	2,088,127	73,170	3,255	12,451	203,437	3,088	3,704	117
51	1,759,692	64,907	2,666	11,211	188,252	3,114	4,012	116
52	1,806,770	67,268	2,590	11,052	181,687	2,629	10,082	492
53	1,733,827	65,777	2,588	18,387	167,819	2,719	2,058	60
54	1,664,630	64,374	2,171	19,999	187,716	2,395	5,041	158
55	1,550,577	63,250	2,079	24,061	159,485	2,132	—	—
56	1,456,955	59,882	1,433	24,754	158,518	2,772	6,173	278
57	1,215,248	51,026	1,403	22,264	132,634	1,927	1,029	32
58	1,261,483	52,260	1,646	26,596	166,852	3,798	22,736	1,333
59	1,047,285	43,933	926	25,866	136,173	3,767	22,139	1,454
60	952,552	40,793	608	21,943	114,629	2,617	1,029	35
61	873,581	37,268	551	28,303	99,033	2,015	10,014	896
62	788,314	33,452	794	28,816	114,753	2,465	5,144	225
63	672,141	28,726	527	37,103	86,481	1,757	1,029	49
64	657,365	27,701	519	24,735	83,621	1,064	2,058	136
65	537,777	22,655	276	26,994	61,399	917	2,572	97
66	448,991	17,997	179	24,204	46,008	771	—	—
67	424,608	16,350	253	21,718	61,667	493	—	—
68	392,469	13,910	74	24,831	58,354	742	1,029	53
69	332,798	10,536	150	20,179	55,329	367	5,144	324
70	298,045	6,811	17	17,513	40,741	285	1,337	75
71	244,856	7,046	29	14,374	30,226	528	—	—
72	225,699	6,877	18	12,542	17,305	116	3,086	179
73	160,267	4,232	—	9,875	19,239	94	412	19
74	183,683	4,973	31	13,236	16,996	41	—	—
75	117,685	2,900	16	7,865	12,654	94	2,058	93
76	127,325	2,424	4	11,051	13,848	78	—	—
77	79,815	1,580	—	6,163	6,934	52	—	—
78	80,473	1,858	—	3,448	7,284	101	4,321	224
79	91,296	2,261	37	6,549	3,951	80	—	—
80	58,045	1,344	—	3,603	4,403	—	1,029	64
81	32,366	814	—	1,654	6,358	23	—	—
82	29,095	758	—	2,013	597	—	—	—
83	27,222	1,300	—	1,522	6,337	—	—	—
84	16,029	440	—	888	1,420	34	—	—
85	10,926	481	—	842	597	—	—	—
86	11,337	305	—	1,177	—	—	—	—
87	10,741	365	—	962	—	—	—	—
88	7,449	142	—	330	617	—	—	—
89	1,461	42	—	92	—	—	—	—
90	1,893	94	—	16	123	—	—	—
91	2,387	—	—	10	—	—	412	31
92	1,790	34	—	22	—	—	—	—
£.	76,654,283	2,327,847	96,006	640,520	5,185,988	64,116	183,020	8,664

NEW YORK LIFE INSURANCE COMPANY—continued.

IV., V., and VI.

Assurances other than the "Whole of Life—Annual Premiums or Paid-up."

CLASS OF ASSURANCE.	Sums Assured.	Reversionary Bonus Additions.	Ordinary Annual Premiums.	Total Amount of Premiums Received.	Extra Premiums.
WITH PROFITS.					
Whole of Life with Limited Number of	£.	£.	£.	£.	£.
Premium Payments	55,778,027	98,656	2,209,575	11,801,205	43,764
Endowment Assurances	42,194,629	176,955	2,403,437	13,553,226	40,255
Joint Life	183,107	—	6,232	28,967	632
Term	573,663	—	14,000	80,752	222
†Term Assurance	7,534,074	—	—	—	—
£.	106,263,500	275,611	4,633,244	25,464,150	84,873
Deduct Re-Assurances:—					
Life, Limited Payments	115,879	—	7,315	13,775	—
Endowment Assurances	81,352	—	6,126	24,644	—
Term	27,263	—	592	1,333	—
£.	224,494	—	14,033	39,752	—
£.	106,039,006	275,611	4,619,211	25,424,398	84,873
WITHOUT PROFITS.					
Whole of Life with Limited Number of					
Premium Payments	183,066	—	8,943	33,816	—
Endowment Assurances	954,465	—	9,145	25,018	—
Joint Life	6,975	—	89	355	—
Term	4,078,621	—	2,692	9,391	—
£.	5,223,127	—	20,869	68,580	—

† Term Assurance resulting from return premium provisions.

Note.—A large proportion of the Endowment Assurance, Joint Life, and Term Policies above shown are "Paid-up" Policies. The Premiums formerly paid on these Policies are not included in the column "Ordinary Annual Premiums," nor in the column "Total Amount of Premiums Received."

VII.

Immediate Annuities on Single Lives.

Age in 1898.	Annuity.	Age in 1898.	Annuity.	Age in 1898.	Annuity.
	£.		£.		£.
7	15	41	1,599	70	9,762
9	41	42	1,205	71	9,846
11	20	43	1,076	72	9,569
15	4	44	1,061	73	8,579
16	41	45	1,627	74	8,655
17	124	46	1,919	75	8,849
18	98	47	2,337	76	8,555
19	181	48	1,924	77	7,876
20	5	49	1,556	78	8,054
21	—	50	2,798	79	6,286
22	148	51	4,370	80	4,803
23	102	52	4,038	81	6,489
24	204	53	5,326	82	4,192
25	111	54	4,404	83	2,920
26	111	55	4,917	84	3,995
27	402	56	5,106	85	2,331
28	71	57	4,431	86	1,307
29	255	58	8,505	87	3,715
30	387	59	7,125	88	1,460
31	272	60	5,785	89	1,468
32	673	61	7,057	90	1,279
33	275	62	8,373	91	2,269
34	324	63	10,819	92	131
35	498	64	8,773	93	40
36	224	65	10,459	94	16
37	293	66	9,796	95	538
38	895	67	18,447	96	134
39	156	68	14,446	97	—
40	731	69	10,583	98	42
				£.	299,683

NEW YORK LIFE INSURANCE COMPANY—continued.

VII.—continued.

IMMEDIATE ANNUITIES ON TWO LIVES.

Ages in 1898.	Annuity.	Ages in 1898.	Annuity.	Ages in 1898.	Annuity.	Ages in 1898.	Annuity.	Ages in 1898.	Annuity.
	£.		£.		£.		£.		£.
43 41	27	59 53	123	66 63	38	72 70	129	78 75	341
44 37	15	54	50	64	20	72	18	76	79
38	24	56	150	65	41	73 39	41	77	4
45 38	24	59	41	66	56	40	14	78	18
41	12	60 49	22	67 48	139	44	6	79 35	25
46 44	24	60 51	27	67 52	64	73 46	200	79 37	20
47 45	168	52	36	53	32	53	8	42	30
48 36	33	53	86	57	427	54	63	43	50
41	22	54	119	60	70	55	8	50	13
43	285	55	130	61	2	60	36	53	6
48 46	55	60 56	84	67 62	229	73 62	109	79 55	16
49 42	500	57	26	64	60	63	15	59	35
48	24	58	45	65	137	64	6	62	42
50 30	210	59	13	66	81	68	42	69	16
40	25	60	22	67	258	69	108	70	50
50 42	200	61 48	79	68 32	1,001	73 70	4	79 71	152
46	8	51	40	34	5	71	14	73	405
48	20	52	14	44	32	72	10	74	16
51 23	24	55	120	45	26	73	123	75	12
33	32	56	16	47	48	74 48	42	78	56
51 43	83	61 57	75	68 48	501	74 54	163	79 79	24
44	20	58	28	59	48	60	40	80 49	64
48	67	59	38	61	23	61	30	51	10
49	40	60	18	62	83	62	8	54	27
51	54	61	28	63	48	63	64	56	16
52 34	16	62 36	119	68 64	40	74 64	166	80 61	6
38	14	50	6	65	32	66	10	68	47
41	55	52	4	66	6	67	20	69	466
42	238	54	12	67	117	68	134	70	44
47	28	55	127	69 40	36	69	147	77	26
52 49	115	62 56	119	69 47	79	74 70	81	80 78	173
51	142	57	30	54	20	72	38	81 60	30
52	18	58	97	56	18	73	41	63	36
53 30	21	59	67	57	30	75 25	20	69	23
41	21	60	22	59	155	39	12	71	36
53 42	16	62 61	11	69 61	119	75 56	157	72	12
45	79	63 30	48	62	80	61	22	74	17
46	77	43	397	65	66	62	90	77	46
47	6	44	29	66	50	63	84	78	88
48	233	52	37	67	154	68	13	82 49	8
53 49	42	63 53	38	69 68	31	75 69	36	82 65	52
50	115	56	74	69	24	71	26	66	20
52	40	58	87	70 47	48	72	213	69	48
54 37	32	59	20	52	25	73	40	74	34
54 47	12	60	83	55	24	74	75	75	32
54 48	50	63 61	96	70 58	139	75 75	16	82 76	127
49	62	62	48	59	54	76 45	12	78	44
52	20	63	12	60	202	57	127	80	214
53	5	64 36	400	61	32	58	7	81	9
55 39	143	47	14	62	24	63	8	83 50	42
55 44	8	64 48	63	70 63	6	76 65	150	52	16
46	294	49	6	64	26	69	27	63	79
47	14	50	72	65	280	71	190	70	60
48	6	51	24	66	172	72	24	73	68
50	601	53	38	68	42	73	60	74	48
55 51	22	64 54	89	70 69	84	76 74	32	83 52	16
52	138	55	62	70	133	75	351	63	79
56 38	80	56	56	71 47	24	76	16	70	60
39	12	57	48	56	16	77 41	32	73	68
50	50	58	27	57	282	48	38	74	48
56 52	157	64 59	49	71 58	21	77 57	107	83 75	32
53	213	60	53	59	20	58	8	77	73
54	38	62	90	60	50	60	26	78	29
55	49	64	30	61	202	62	24	79	21
56	60	65 55	13	62	40	66	109	84 37	28
57 33	42	65 56	117	71 64	17	77 67	159	84 50	20
49	45	57	32	65	120	69	89	56	80
50	24	58	40	66	264	70	397	79	37
53	6	59	28	67	78	71	110	81	90
54	108	60	113	68	104	73	150	85 71	4
57 55	106	65 63	38	71 69	599	77 74	165	86 53	48
58 38	52	64	117	70	230	75	60	87 66	71
43	52	65	313	71	40	76	92	72	30
48	14	66 37	16	72 42	8	77	8	74	30
51	64	41	67	51	24	78 30	1	88 56	50
58 52	24	66 42	56	72 52	26	31	3	88 71	16
53	8	50	56	54	16	46	60	76	37
54	7	52	61	58	8	54	457	77	38
55	24	56	42	59	6	60	100	79	23
56	58	57	218	60	3	61	24	89 87	26
59 19	46	66 58	35	72 62	143	78 67	24		
46	25	59	223	63	26	68	8		
49	40	60	15	64	8	69	30		
50	22	61	173	67	40	73	24		
51	1	62	39	68	94	74	289		
									£. 30.970

NEW YORK LIFE INSURANCE COMPANY—*continued.*VII.—*continued.*

IMMEDIATE ANNUITIES on Three Lives.

Ages in 1898.			Annuity.
			£.
52	51	49	64
54	51	48	15
62	62	35	22
71	71	45	7
79	69	60	8
80	70	60	4
82	75	72	30
£.			170

VIII.

OTHER ANNUITIES.

Class of Annuity.	Annuities.	Consideration Money.	Annual Premiums.	Total Premiums Received.
	£.	£.	£.	£.
Deferred - - - - -	22,134	73,210	6,524	32,468
Contingent - - - - -	7,011	379	3,626	19,670

IX.

The average rate of interest at which the Life Assurance Fund of the Company was invested at the close of the year 1896 is estimated at 4*l.* 10*s.* 5*d.* per cent., at the close of the year 1897 at 4*l.* 12*s.* 2*d.* per cent., and at the close of the year 1898 at 4*l.* 14*s.* 5*d.* per cent. The percentage is for each year the ratio which the interest earned during that year bears to the mean between the Life Assurance Fund at the beginning of the year and the Life Assurance Fund at the end of the year.

X.

On most of the policies now issued by this Company a minimum cash surrender value is guaranteed at the end of certain named periods, or at certain fixed intervals. The following tables shows the basis of such guaranteed cash surrender values, the period at which they are available varying with the particular form of policy taken :—

Policies of 100*l.*, Assuring for the Whole Term of Life, with continuous Annual Premiums.

Age at Entry.	After 5 Years.	After 10 Years.	After 15 Years.	After 20 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	2 1 4	8 8 -	13 16 -	19 18 -
30	3 6 8	12 - -	19 6 -	27 12 -
40	5 8 7	17 14 -	27 16 -	38 6 -
50	8 11 -	25 - -	37 14 -	49 16 -

Policies of 100*l.*, Assuring for the Whole Term of Life, with Limited (10) Annual Premiums.

Age at Entry.	After 5 Years.	After 10 Years.
	£. s. d.	£. s. d.
20	9 2 5	30 12 4
30	11 12 -	38 2 1
40	15 2 2	48 3 10
50	19 12 10	59 18 10

NEW YORK LIFE INSURANCE COMPANY—*continued.**X.—continued.*

Policies of 100*l.*, Assuring for the Whole Term of Life, with Limited (15) Annual Premiums.

Age at Entry.	After 5 Years.	After 10 Years.	After 15 Years.
	£. s. d.	£. s. d.	£. s. d.
20	6 - -	20 4 2	34 1 2
30	7 14 10	25 7 9	42 17 2
40	10 5 6	32 5 5	53 18 7
50	13 9 8	39 6 9	66 - 4

Policies of 100*l.*, Assuring for the Whole Term of Life, with Limited (20) Annual Premiums

Age at Entry.	After 5 Years.	After 10 Years.	After 15 Years.	After 20 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	4 9 1	15 3 4	25 8 5	38 2 1
30	5 17 10	19 5 5	32 5 9	48 3 10
40	8 - -	24 15 10	40 13 1	59 18 10
50	10 15	30 4 1	48 13 8	71 17 2

Policies of 100*l.*, Assuring for the Endowment Term of Ten Years, with (10) Annual Premiums.

Age at Entry.	After 5 Years.	After 10 Years.
	£. s. d.	£. s. d.
20	34 16 11	100 -
30	34 15 10	100 -
40	34 13 6	100 -
50	34 7	100 - -

Policies of 100*l.*, Assuring for the Endowment Term of Fifteen Years, with (15) Annual Premiums.

Age at Entry.	After 5 Years.	After 10 Years.	After 15 Years.
	£. s. d.	£. s. d.	£. s. d.
20	20 3 -	58 13 7	100 - -
30	20 2 2	58 9 5	100 - -
40	20 1 5	58 4 4	100 - -
50	20 - 5	57 4 10	100 - -

NEW YORK LIFE INSURANCE COMPANY—*continued.*

Policies of 100*l.*, Assuring for the Endowment Term of Twenty Years, with (20) Annual Premiums.

Age at Entry.	After 5 Years.	After 10 Years.	After 15 Years.	After 20 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	13 1 3	38 3 5	65 14 1	100 - -
30	13 1 5	38 9 9	65 9 8	100 - -
40	13 4 -	38 11 10	65 3 1	100 - -
50	13 13 5	38 5 10	64 - 8	100 - -

All assurance policies (except pure term policies) guarantee a return in paid-up insurance if payment of premium is discontinued after three or more years' duration. But cash surrender values are not guaranteed, otherwise than as specified above; and any policies otherwise offered to be surrendered for cash are subject to special calculation, and to agreement between the Company and the policy-holder.

(Note.)

Extra premiums for foreign residence and travel, and for dangerous occupations, are charged at the discretion of the officers, and are in no case included in the ordinary premiums stated in this report. The Company accepts risks when the health is impaired, under a separate form of policy known as the Adjustable Accumulation or "A A" Policy. The risks insured under this special policy are placed in a separate class as to dividends, with deferred dividend periods of fifteen and twenty years, and with the agreement that the dividend to be declared at the end of the period shall depend upon the mortality in this special class. The policies are also made subject to the condition that if death takes place within a specified number of years, the Company is liable, not for the face amount of the insurance, but for a smaller amount in accordance with the provisions of a schedule incorporated in the policy. The amounts in this schedule are arrived at by assuming the policy to be subject at the start to a lien or contingent debt varying in amount according to the degree of impairment. This initial lien is assumed to be reduced every time an annual premium is due and paid (including even the first annual premium) by a sum equal to the amount of such annual premium. Thus the real deduction from the face amount of the insurance which would be made if death should take place in the first policy year is not the amount of the lien above referred to, but the amount of such lien less one annual premium. Also when the amount of all the annual premiums which have become due, and have been paid, equals or exceeds the amount of the said lien, the policy is no longer subject to any contingent debt, but is payable by the Company in full at death.

In these Statements, One Pound Sterling is reckoned equal to \$4.86 United States currency.

Henry Tuck, Vice-President.
 Rufus W. Weeks, Actuary.
 D P. Kingsley,
 Edmund D. Randolph } Trustees.

PROVIDENT FREE HOME ASSURANCE COMPANY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Provident Free Home Assurance Company (Limited), for the Year ending 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	356,774	12	6	Claims under Policies	19,493	11	7
Premiums	83,236	2		Surrenders	7,563	5	11
Interest and Dividends	19,159	9	6	Commission	20,819	11	
Profit on Securities Realised	5,276	8		Expenses of Management :			
				Inland Revenue Stamps	417	9	
				Medical Fees	292	3	6
				Salaries, Advertising, Printing, Postages, Rent, and General Expenses	7,379	9	5
					8,089	1	11
				Dividends and Bonus to Shareholders	1,379	17	9
				Bonus to participating Policy-holders	572	11	
				Amount of Funds at the end of the year, as per second Schedule	406,528	11	
£	464,446	10	2	£	464,446	10	2

BALANCE SHEET

Of the Provident Free Home Assurance Company (Limited) for the Year ending 31st December 1898.

LIABILITIES.		£.	s.	d.	ASSETS.		£.	s.	d.
Shareholders' Capital paid up (25,000 Shares of 1 <i>l.</i> each) -	25,000	-	-		Mortgages on Property within the United Kingdom		68,162	7	10
Assurance Fund -	381,528	11			Investments :				
					British Government Securities		3,330	-	-
					Indian and Colonial Government Securities		34,507	10	-
					Foreign Government Securities		35,458	8	-
Total Funds as per First Schedule -			406,528	11	Railway and other Debentures and Debenture Stocks		28,592	-	-
Outstanding Death Claims -			828	-	Railway and other Shares—Preference and Ordinary		201,534	13	6
					Bank of England Stock		9,926	-	-
					Securities guaranteed by Metropolitan Board of Works		2,340	-	-
					Agents' Balances		124	10	7
					Outstanding Premiums		1,573	7	7
					Outstanding Interest		621	2	6
					Cash :				
					On Deposit	20,826	8	1	
					In hand and on Current Account	233	-	2	
					Stamps in hand	127	2	9	
£			407,356	11	£		407,356	11	-

Richard Whitlam, Chairman of the Board of Directors.
W. H. Barton,)
H. Franklin,) Directors.
J. Profumo, Managing Director.
W. W. Benham, Officer Managing Life Assurance Business.

Provident Buildings, E.C.
23 June 1899.

PROVIDENT FREE HOME ASSURANCE COMPANY (LIMITED)—*continued.**(Fifth Schedule).*

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies (no Annuities) of the Provident Free Home Assurance Company (Limited), made by Mr. Ralph Price Hardy, Fellow of the Institute of Actuaries.

I.

The Valuation was made up to the 31st December 1898.

II.

The Valuation and the distribution of profits amongst the Policy-holders entitled to participate were made according to the following principles respectively:—

- (a) That each Policy-contract should show a positive liability, and one duly proportioned to the gross Premiums received on its account: that, keeping the last declared principle in view, the "Net Liability" under the same should, for the purposes of this Act, be determined by deducting from the present value of the sum assured (regard being had to the time and terms of payment) that of the Net Premiums corresponding, as to entry-age and other conditions, to the Gross Premiums receivable under the same.
- (b) That the whole of the "loading" estimated, according to the foregoing principles, as contained in the said Gross Premiums should be reserved as a provision for future expenses, contingencies, and profits; and, that a further and adequate reserve should be made, for like purposes, in respect of Policies where the Premiums have been paid up, or are payable for a period less than that of the full term of the risks.
- (c) That, on the present occasion but subject to periodical review, the profits to the Policy-holders entitled to participate (being 80 per cent. of the certified net divisible Surplus) should be distributed in proportion to the Premiums contributed by them, and be allotted in reversion.

These several principles of Valuation and of distribution were determined by the undersigned Actuary, duly appointed for such purpose by the Board of Directors, under the powers in the Articles of Association and in Special Resolutions of the Company in that behalf contained, and have been approved by the said Directors.

III.

The Table of mortality used in the Valuation was that known as the Institute of Actuaries' H_M. The Net Premiums, and all correlative (continuous) values, were determined upon this basis, as closely as circumstances would permit: they may in all cases be taken to practically represent the expectation of the Table, but in many instances an addition was made to the value of the sums assured. A further special Reserve of 25,000*l.* was set up.

IV.

The rate of interest assumed in the calculations was $2\frac{1}{2}$ per cent. throughout.

V.

The proportion of the annual Premium income reserved for expenses, contingencies and profits varied in each class of Assurance, and was in all cases as nearly as could be ascertained the full "loading" shown by an H_M net Premium for the entry-age. The total "loading" so reserved was 15,964*l.* per annum, or at the average rate of 23 per cent upon the gross Premium income.

VI.

CONSOLIDATED REVENUE ACCOUNT for the quinquennium ended 31st December 1898.

	£	s.	d.		£	s.	d.
Amount of Funds on 1st January 1894	150,214	16	7	Claims under Policies	67,750	10	6
Premiums (no re-assurances)	453,853	19	7	Surrenders	33,842	17	4
Interest and Dividends	61,340	—	10	Commission	116,030	8	10
Profit upon Investments	12,318	9	5	Expenses of Management	44,569	4	—
				Dividends and Bonus to Shareholders	6,492	4	7
				Bonus to Policy-holders	2,513	10	1
				Amounts of Funds on 31st December 1898	406,528	11	—
£.	677,727	6	5	£.	677,727	6	5

PROVIDENT FREE HOME ASSURANCE COMPANY (LIMITED)—*continued.*

VII.

SUMMARY AND VALUATION of the Policies of the Provident Free Home Assurance Company
(Limited) as at 31st December 1898.

DESCRIPTION OF TRANSACTIONS (ASSURANCES, NO ANNUITIES.)	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.	Value by the H.M. Table : Interest 2½ per Cent. (Vide Specific Replies.)			
		£. s. d.	£. s. d.	£.	£.	£.	£.	£.
WITH PARTICIPATION IN PROFITS.								
Whole Term :								
Uniform Premiums - - - - -	366	69,004 10 -	2,384 5 -	1,909	37,142	40,553	32,907	4,835
Increasing Premiums : 1st Stage - -	2	200 - -	3 8 5	3	85	80	79	6
" " 2nd Stage - -	1	250 - -	6 9 10	6	129	126	106	23
Limited Premiums - - - - -	7	1,000 - -	47 4 5	41	520	342	296	224
Endowment Assurances - - - - -	156	28,003 5 -	1,400 7 3	1,127	18,280	18,258	14,069	3,020
Extra Premiums - - - - -	—	—	55 7 8	—	55	—	—	55
TOTAL Assurances, with Profits - - -	532	98,457 15 -	3,897 2 7	3,086	56,220	59,359	47,457	8,763
WITHOUT PARTICIPATION IN PROFITS.								
Whole Term :								
Uniform Premiums - - - - -	22,817	1,120,354 18 4	37,811 5 -	26,368	561,791	695,714	481,273	80,518
Limited Premiums - - - - -	1,132	25,479 7 6	32 - 6	29	14,979	119	106	14,871
Increasing Premiums : 1st Stage - -	26	5,900 - -	93 18 -	60	2,130	3,281	2,068	62
" " 2nd Stage - -	133	18,000 - -	342 14 -	218	7,298	10,250	6,431	507
Endowment Assurances : Part Whole Term Assurances : Limited Premiums - - -	116	17,564 6 8	711 2 10	498	9,222	9,433	6,626	2,596
Endowments :								
Part Temporary Assurances - - - -	24	4,000 - -	167 7 -	123	2,218	2,004	1,432	786
Part Whole Term Assurances - - - -	5	1,300 - -	45 8 -	30	604	667	439	165
With return of Premium on Death - -	2,321	445,150 - -	10,958 10 7	8,997	218,134	139,500	155,754	62,380
Increasing Assurances for remainder of 30 years, with and without set-off for surrender values of Correlative Bonds in The Provident Association - - - - -	5,502	146,081 - 2	3,776 3 5	2,465	60,166	56,006	36,868	23,278
Agreement for certain payments for 27 years, limited to 5,500 <i>l.</i> per annum : Premiums limited and on reducing scale - - - -	1	148,500 - -	12,026 4 6	12,026	106,359	39,394	39,394	60,966
Extra Premiums - - - - -	—	—	2 7 8	—	2	—	—	2
TOTAL Assurances, without Profits - - -	32,077	1,982,329 12 8	65,967 1 6	50,814	983,403	1,006,868	730,913	252,490
Add.—Additional Provision for General Con- tingencies - - - - -	—	—	—	—	—	—	—	25,000
TOTAL of the Results - - -	32,609	2,030,787 7 8	69,864 4 1	53,900	1,039,623	1,066,227	778,370	280,253

Note.—All assurances have been valued for full amounts ; but, in some cases, until a medical examination has been passed, the sum payable at death is limited to the premiums paid, with interest.

VALUATION BALANCE SHEET of the Provident Free Home Assurance Company, Limited,
as at 31st December 1898.

Net Liability under Assurance Transactions (as per Summary Statement provided in Schedule 5) No Annuities - - - - -	£.	£.	£.	Life Assurance Fund (as per Balance Sheet under Schedule 2) - - - - -	£.
	—	—	286,253		381,528
Surplus, viz. :					
Surplus, per Valuation - - - -	—	98,598			
Less.—Amount drawn by the Share- holders, part by way of Extra Dividend, pursuant to the powers of Clause 83 of the Articles of Association, and part as share of profits of the participating Branch	1,356				
Amount paid to Participating Policy-holders, by way of Interim Bonus - - - - -	1,962	3,318			
		95,275			
Surplus, as under :—					
Participating Branch - - - -	3,674				
Non-Participating Branch - -	91,601				
		95,275			
		£.	381,528		£.
					381,528

PROVIDENT FREE HOME ASSURANCE COMPANY (LIMITED)—*continued.*

VIII.

All policies effected upon the participating scale are entitled to share in the certified net divisible surplus arising in that branch, irrespective of their duration, and by way of reversionary addition.

IX.

- (1). The results of the valuation show that the total amount of profit made by the Company (*i.e.*, the surplus for review, after giving effect to the change of valuation basis), was 98,593*l.* (whereof 5,138*l.* was brought forward), namely, 92,502*l.* on the non-participating, and 6,091*l.* on the participating branch.
- (2). Of the last mentioned sum the undersigned actuary recommended that 4,105*l.* should be taken as available for distribution in the participating branch, leaving 1,986*l.* to be carried forward. The policy-holders' share is at the rate of 80 per cent., *viz.*, 3,284*l.*, of the latter there was paid to them on account during the quinquennium the sum of 1,962*l.*, leaving 1,322*l.* for final distribution on the present occasion. The remaining 20 per cent., *viz.*, 821*l.*, belongs to the shareholders, of which 455*l.* was paid in the quinquennium, and the remainder, *viz.*, 366*l.* is now due to them. The policy-holders assured upon the participating scale are 532 in number and stand assured for 98,457*l.* 15*s.*
- (3). The following are specimens of the bonuses declared as and vesting only in reversion, in the case of ordinary whole term assurances of 100*l.* each (supported by annual premiums) of of 5 years' standing—there being no cases of 10 years, or upwards, of duration. These additions may generally be exchanged for one of the various alternative forms shown hereunder :—

Entry Age.	Reversionary Additions made to an Ordinary Whole Term Assurance of 100 <i>l.</i> — of 5 or more years standing— Supplementary to Interim Cash Bonuses of 15 Per Cent. upon the Premiums Paid for the Years 1894-5-6-7.	The foregoing Additions may, upon Application and Approval, be Exchanged for other Benefits, of which the following are Samples.		
		Cash.	Tontine Addition vesting at age 60.	Reduction of Annual Premium for Life.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	2 8 -	- 19 11	5 5 -	- - 10
30	2 14	1 6 -	5 - -	- 1 3
40	3 1 -	1 15 1	4 13 -	- 2 -
	3 14 -	2 9 3	4 8 -	3 9

Richd. Whitlam, Chairman of the Board of Directors.

H. Franklin,
W. H. Barton } Directors.

J. Profumo, Managing Director.

W. W. Benham, { Principal Officer Managing the
Life Assurance Business.

Ralph P. Hardy, Actuary.

PROVIDENT FREE HOME ASSURANCE COMPANY (LIMITED)—*continued.*

(Sixth Schedule).

Statement of the LIFE ASSURANCE BUSINESS of the Provident Free Home Assurance Company (Limited) on the 31st December 1898 (No Annuities).

I.

Published Tables of Premiums for Assurances for the Whole Term of Life in use at the date above-mentioned.

WITHOUT PROFITS.							
Age Next Birthday.	£. 100 ASSURED AT ALL ENTRY AGES. PREMIUMS PAYABLE.						Assurance varying with Entry Age : Constant Monthly Premium of 4 <i>l.</i> *
	LIFE.		INCREASING SCALE (Monthly Premiums).				
	Yearly.	Monthly.	First 5 Years.	Second 5 Years.	Third 5 Years.	Remainder of Life.	
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
1	—	— 2 2	— 1 3	— 1 9	— 2 3	— 2 9	—
2	—	— 2 3	— 1 4	— 1 10	— 2 4	— 2 11	—
3	—	— 2 4	— 1 5	— 1 11	— 2 5	— 3 —	—
4	—	— 2 4	— 1 6	— 2 —	— 2 7	— 3 1	—
5	—	— 2 5	— 1 7	— 2 1	— 2 8	— 3 2	—
6	—	— 2 5	— 1 8	— 2 2	— 2 9	— 3 3	—
7	—	— 2 6	— 1 9	— 2 3	— 2 10	— 3 4	—
8	—	— 2 6	— 1 10	— 2 4	— 2 11	— 3 5	—
9	—	— 2 7	— 1 11	— 2 5	— 3 —	— 3 6	—
10	—	— 2 7	— 2 —	— 2 6	— 3 1	— 3 7	—
11	—	— 2 8	— 2 1	— 2 7	— 3 2	— 3 8	9 10 —
12	—	— 2 8	— 2 2	— 2 8	— 3 3	— 3 9	9 7 11
13	—	— 2 9	— 2 3	— 2 9	— 3 4	— 3 10	9 6 7
14	—	— 2 9	— 2 4	— 2 10	— 3 5	— 3 11	9 5 6
15	—	— 2 10	— 2 5	— 2 11	— 3 6	— 4 —	9 —
16	1 10 6	— 2 10	— 2 6	— 3 —	— 3 7	— 4 1	8 15 4
17	1 11 4	— 2 11	— 2 7	— 3 1	— 3 8	— 4 3	8 10 9
18	1 12 2	— 3 —	— 2 8	— 3 2	— 3 10	— 4 5	8 6 2
19	1 13 1	— 3 2	— 2 9	— 3 3	— 3 11	— 4 6	8 1 6
20	1 14 —	— 3 3	— 2 10	— 3 4	— 4 —	— 4 8	7 16 11
21	1 15 —	— 3 4	— 2 11	— 3 5	— 4 2	— 4 9	7 12 3
22	1 15 11	— 3 6	— 3 —	— 3 7	— 4 3	— 4 11	7 7 8
23	1 17 —	— 3 7	— 3 1	— 3 8	— 4 4	— 5 —	7 4 —
24	1 18 2	— 3 9	— 3 2	— 3 9	— 4 6	— 5 2	6 19 4
25	1 19 4	— 3 11	— 3 3	— 3 10	— 4 7	— 5 4	6 15 8
26	2 — 5	— 4 —	— 3 4	— 4 —	— 4 9	— 5 6	6 11 1
27	2 1 7	— 4 2	— 3 5	— 4 1	— 4 11	— 5 8	6 6 5
28	2 2 8	— 4 3	— 3 6	— 4 3	— 5 1	— 5 10	6 2 9
29	2 3 9	— 4 5	— 3 8	— 4 4	— 5 3	— 6 —	5 19 1
30	2 4 9	— 4 7	— 3 9	— 4 6	— 5 5	— 6 2	5 15 4
31	2 5 10	— 4 10	— 3 10	— 4 8	— 5 7	— 6 5	5 11 8
32	2 6 10	— 5 —	— 4 —	— 4 10	— 5 9	— 6 8	5 8 11
33	2 7 11	— 5 2	— 4 2	— 4 11	— 5 11	— 6 10	5 5 3
34	2 9 3	— 5 4	— 4 3	— 5 1	— 6 1	— 7 —	5 1 6
35	2 10 7	— 5 6	— 4 5	— 5 3	— 6 3	— 7 3	4 18 9
36	2 12 —	— 5 8	— 4 7	— 5 5	— 6 5	— 7 5	4 16 —
37	2 13 9	— 5 10	— 4 8	— 5 7	— 6 7	— 7 7	4 11 5
38	2 15 6	— 6 1	— 4 10	— 5 8	— 6 10	— 7 10	4 8 7
39	2 17 4	— 6 3	— 5 —	— 5 10	— 7 —	— 8 1	4 5 10
40	2 19 2	— 6 6	— 5 1	— 6 —	— 7 2	— 8 4	4 — 1
41	3 1 1	— 6 9	— 5 3	— 6 2	— 7 5	— 8 7	4 — 4
42	3 3 —	— 7 —	— 5 5	— 6 4	— 7 8	— 8 10	3 17 6
43	3 5 —	— 7 3	— 5 6	— 6 6	— 7 11	— 9 1	3 14 9
44	3 7 1	— 7 6	— 5 8	— 6 9	— 8 2	— 9 5	3 12 —
45	3 9 4	— 7 10	— 5 10	— 7 —	— 8 5	— 9 9	3 10 2
46	3 11 8	— 8 1	— 6 1	— 7 4	— 8 9	— 10 1	3 7 4
47	3 14 1	— 8 5	— 6 4	— 7 8	— 9 2	— 10 6	3 4 7
48	3 16 7	— 8 8	— 6 8	— 8 —	— 9 7	— 11	3 2 9
49	3 19 7	— 8 11	— 6 11	— 8 4	— 10 —	— 11 6	3 —
50	4 2 10	— 9 3	— 7 3	— 8 9	— 10 6	— 12 —	2 17 3
51	4 6 5	— 9 7	—	—	—	—	2 14 5
52	4 10 2	— 9 11	—	—	—	—	2 12 7
53	4 14 3	— 10 4	—	—	—	—	2 10 9
54	4 18 8	— 10 10	—	—	—	—	2 8 —
55	5 3 4	— 11 3	—	—	—	—	2 6 2
56	5 8 5	— 11 9	—	—	—	—	2 4 3
57	5 14 1	— 12 2	—	—	—	—	2 2 5
58	6 — 1	— 12 8	—	—	—	—	2 — 7
59	6 6 2	— 13 2	—	—	—	—	1 17 10
60	6 12 1	— 13 9	—	—	—	—	1 16 —
61	6 17 9	— 14 4	—	—	—	—	1 15 1
62	7 3 8	— 15 —	—	—	—	—	1 13 3
63	7 9 10	— 15 8	—	—	—	—	1 11 4
64	7 16 9	— 16 5	—	—	—	—	1 10 6
65	8 4 3	— 17 2	—	—	—	—	1 10 —
66	—	—	—	—	—	—	—
67	—	—	—	—	—	—	—
68	—	—	—	—	—	—	—
69	—	—	—	—	—	—	—
70	—	—	—	—	—	—	—

All yearly Premiums can be paid half-yearly or quarterly. Under some Tables the sum payable under the Assurance is limited to the Premiums paid with interest until a medical examination has been passed.
* Where the Premiums are paid weekly, the rates are slightly higher.

PROVIDENT FREE HOME ASSURANCE COMPANY (LIMITED)—continued.

I.—continued.

Published Tables of Premiums for Assurances for the Whole Term of Life, &c—continued.

WITH PROFITS.													
£. 100 ASSURED AT ALL ENTRY AGES. PREMIUMS PAYABLE YEARLY.													
Age next Birthday.	LIFE.	LIMITED TO			INCREASING SCALE.								
		10 Years.	15 Years.	20 Years.	First 5 Years.	Second 5 Years.	Third 5 Years.	Remainder of Life.					
INFANTILE (Without Profits). Premium, 4d. per Month.													
Age next Birthday.	AMOUNT PAYABLE IF THE CHILD SHOULD DIE AFTER THE POLICY HAS BEEN ISSUED												
	3 Months.	6 Months.	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	
1	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
2	1 7 8	2 6 2	2 15 4	3 4 7	3 13 10	4 3 1	4 12 3	5 10 9	6 9 3	7 7 8	8 6 2	9 5 -	
3	1 12 3	2 15 4	3 4 7	3 13 10	4 3 1	4 12 3	5 10 9	6 9 3	7 7 8	8 6 2	9 5 -	-	
4	1 16 11	3 4 7	3 13 10	4 3 1	4 12 3	5 10 9	6 9 3	7 7 8	8 6 2	9 5 -	-	-	
5	2 1 6	3 13 10	4 3 1	4 12 3	5 10 9	6 9 3	7 7 8	8 6 2	9 5 -	-	-	-	
6	2 6 2	4 3 1	4 12 5	5 10 9	6 9 3	7 7 8	8 6 2	9 5 -	-	-	-	-	
7	2 15 4	4 12 3	5 10 9	6 9 3	7 7 8	8 6 2	9 5 -	-	-	-	-	-	
8	3 4 7	4 12 3	6 9 3	7 7 8	8 6 2	9 5 -	-	-	-	-	-	-	
9	3 13 10	4 12 3	7 7 8	8 6 2	9 5 -	-	-	-	-	-	-	-	
10	4 3 1	4 12 3	8 6 2	9 5 -	-	-	-	-	-	-	-	-	
	4 12 3	4 12 3	9 5 -	-	-	-	-	-	-	-	-	-	
If the child should die within three calendar months from date of Policy no amount will be payable.													
16	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
17	1 14 -	-	-	-	-	1 6 5	1 11 8	1 17 10	2 3 1	-	-	-	
18	1 15 -	-	-	-	-	1 7 3	1 12 7	1 18 9	2 4 11	-	-	-	
19	1 16 -	-	-	-	-	1 8 2	1 13 5	2 - 6	2 6 8	-	-	-	
20	1 17 -	-	-	-	-	1 9 -	1 14 4	2 1 4	2 7 6	-	-	-	
21	1 18 -	4 17 11	3 11 3	2 18 11	1 9 11	1 15 2	2 2 3	2 2 3	2 9 4	-	-	-	
22	1 19 -	4 19 9	3 12 8	3 - 1	1 10 10	1 16 1	2 4 -	2 4 -	2 10 2	-	-	-	
23	2 - -	5 1 9	3 14 3	3 1 4	1 11 8	1 17 10	2 4 11	2 11 11	2 11 11	-	-	-	
24	2 1 -	5 3 9	3 15 9	3 2 8	1 12 7	1 18 9	2 5 9	2 12 10	2 12 10	-	-	-	
25	2 2 1	5 5 11	3 17 5	3 3 11	1 13 5	1 19 7	2 7 6	2 14 7	2 14 7	-	-	-	
26	2 3 2	5 8 3	3 19 1	3 5 5	1 14 4	2 - 6	2 8 5	2 16 4	2 16 4	-	-	-	
27	2 4 5	5 10 6	4 - 11	3 6 9	1 15 2	2 2 3	2 10 2	2 18 1	2 18 1	-	-	-	
28	2 5 8	5 12 11	4 2 9	3 8 4	1 16 1	2 3 1	2 11 11	2 19 10	2 19 10	-	-	-	
29	2 6 11	5 15 3	4 4 7	3 9 10	1 17 -	2 4 11	2 13 8	3 1 7	3 1 7	-	-	-	
30	2 8 3	5 17 6	4 6 3	3 11 2	1 18 9	2 5 9	2 15 5	3 3 4	3 3 4	-	-	-	
31	2 9 7	5 19 6	4 7 9	3 12 5	1 19 7	2 7 6	2 17 2	3 6 11	3 6 11	-	-	-	
32	2 11 -	6 1 6	4 9 5	3 13 9	2 - 6	2 9 4	2 19 -	3 7 9	3 7 9	-	-	-	
33	2 12 6	6 3 7	4 11 -	3 15 -	2 2 3	2 11 -	3 - 9	3 10 5	3 10 5	-	-	-	
34	2 14 1	6 5 9	4 12 8	3 16 5	2 4 -	2 11 11	3 2 6	3 12 2	3 12 2	-	-	-	
35	2 15 9	6 8 1	4 14 5	3 17 10	2 4 11	2 13 8	3 4 3	3 13 11	3 13 11	-	-	-	
36	2 17 6	6 10 6	4 16 4	3 19 6	2 6 8	2 15 5	3 6 -	3 16 7	3 16 7	-	-	-	
37	2 19 3	6 13 -	4 18 3	4 1 -	2 8 5	2 17 2	3 7 9	3 18 4	3 18 4	-	-	-	
38	3 1 1	6 15 8	5 - 3	4 2 9	2 9 3	2 19 -	3 9 6	4 - 1	4 - 1	-	-	-	
39	3 2 11	6 18 4	5 2 3	4 4 5	2 11 -	2 19 10	3 12 2	4 2 9	4 2 9	-	-	-	
40	3 4 10	7 1 -	5 4 4	4 6 2	2 12 10	3 1 7	3 13 11	4 5 4	4 5 4	-	-	-	
41	3 6 10	7 3 9	5 6 4	4 7 11	2 13 8	3 3 4	3 16 11	4 8 -	4 8 -	-	-	-	
42	3 8 11	7 6 3	5 8 3	4 9 6	2 15 5	3 5 1	3 18 4	4 10 8	4 10 8	-	-	-	
43	3 11 1	7 8 8	5 10 1	4 11 2	2 17 2	3 6 11	4 1 -	4 13 3	4 13 3	-	-	-	
44	3 13 4	7 11 -	5 11 11	4 12 11	2 18 1	3 8 8	4 3 7	4 15 11	4 15 11	-	-	-	
45	3 15 9	7 13 5	5 13 9	4 14 7	2 19 10	3 11 3	4 6 4	4 19 5	4 19 5	-	-	-	
46	3 18 4	7 15 9	5 15 9	4 16 5	3 1 7	3 13 11	4 8 11	5 3 -	5 3 -	-	-	-	
47	4 1 -	7 18 4	5 17 9	-	3 4 3	3 17 5	4 12 5	5 5 6	5 5 6	-	-	-	
48	4 4 -	8 1 -	6 - 2	-	3 6 11	4 1 -	4 16 10	5 10 11	5 10 11	-	-	-	
49	4 7 1	8 3 11	6 2 7	-	3 10 5	4 4 6	5 1 2	5 16 2	5 16 2	-	-	-	
50	4 10 4	8 7 3	6 5 9	-	3 13 -	4 8 0	5 5 7	6 1 5	6 1 5	-	-	-	
51	4 13 9	8 10 11	6 9 10	-	3 16 7	4 12 5	5 10 11	6 6 9	6 6 9	-	-	-	
52	4 17 4	8 15 2	-	-	-	-	-	-	-	-	-	-	
53	5 1 2	8 19 8	-	-	-	-	-	-	-	-	-	-	
54	5 5 3	9 4 4	-	-	-	-	-	-	-	-	-	-	
55	5 9 8	9 9 4	-	-	-	-	-	-	-	-	-	-	
56	5 14 5	9 14 9	-	-	-	-	-	-	-	-	-	-	
57	5 19 10	-	-	-	-	-	-	-	-	-	-	-	
58	6 6 4	-	-	-	-	-	-	-	-	-	-	-	
59	6 12 10	-	-	-	-	-	-	-	-	-	-	-	
60	6 19 7	-	-	-	-	-	-	-	-	-	-	-	
61	7 6 7	-	-	-	-	-	-	-	-	-	-	-	
62	7 13 4	-	-	-	-	-	-	-	-	-	-	-	
63	8 - 4	-	-	-	-	-	-	-	-	-	-	-	
64	8 7 6	-	-	-	-	-	-	-	-	-	-	-	
65	8 14 9	-	-	-	-	-	-	-	-	-	-	-	
66	9 2 3	-	-	-	-	-	-	-	-	-	-	-	
67	-	-	-	-	-	-	-	-	-	-	-	-	
68	-	-	-	-	-	-	-	-	-	-	-	-	
69	-	-	-	-	-	-	-	-	-	-	-	-	
70	-	-	-	-	-	-	-	-	-	-	-	-	

All yearly Premiums can be paid half-yearly or quarterly. Under some Tables the sum payable under the Assurance limited to the Premiums paid with interest until a medical examination has been passed.

PROVIDENT FREE HOME ASSURANCE COMPANY (LIMITED)—continued.

II. and III.

Total amount Assured on lives for the whole term of life in existence at date above mentioned.

Amount of Premiums receivable annually for each year of life, in respect of the respective assurances described in Answer No. 2. (No abatements by way of Bonus.) *Extra Premiums shown below.

Year of Birth.	WITH PROFITS.			WITHOUT PROFITS.			WITH PROFITS.			WITHOUT PROFITS.		
	Assurances at a Uniform Premium.	Limited Payments.	Increasing Scale.	Assurances at a Uniform Premium.	Limited Payments.	Increasing Scale.	Uniform Premium.	Limited Payments.	Increasing Scale.	Uniform Premium.	Limited Payments.	Increasing Scale.
1886	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
1887	—	—	—	7,324	—	—	—	—	—	161 15	—	5 12
1888	—	—	—	6,728	5	—	—	—	—	141 19	4	—
1889	—	—	—	5,449	15	—	—	—	—	115 2	—	—
1890	—	—	—	4,215	15	—	—	—	—	102 8	4	—
1891	—	—	—	4,241	15	—	—	—	—	100 14	4	—
1892	—	—	—	3,586	10	—	—	—	—	100 10	4	—
1893	—	—	—	11,540	5	—	—	—	—	102 5	—	—
1894	—	—	—	15,120	2	6	10 4	9	2,940	357 5	—	—
1895	—	—	—	12,686	—	—	8	9	1,000	300 14	4	—
1896	—	—	—	10,326	—	—	—	—	—	176 6	—	—
1897	—	—	—	11,065	—	—	—	—	—	192 9	—	—
1898	—	—	—	9,249	13	4	8 7	—	—	164 19	8	—
1899	—	—	—	8,334	16	9	—	—	—	155	—	—
1900	—	—	—	7,578	15	—	43 13	—	—	141 15	—	—
1901	—	—	—	6,162	17	4	15 1	4	200	122 1	—	—
1902	—	—	—	8,069	15	1	30 9	—	—	156 4	10	—
1903	—	—	—	8,025	9	11	—	—	—	162 4	8	—
1904	350	—	—	7,057	8	6	87 13	9	725	146 3	8	—
1905	150	—	—	9,291	12	11	5 3	6	300	191 6	4	—
1906	225	—	—	—	—	—	—	—	—	—	—	—
1907	—	—	—	12,410	16	—	26 10	—	200	250 10	—	—
1908	—	—	—	15,428	2	4	31 14	4	400	306 8	10	—
1909	—	—	—	19,186	6	2	106 5	4	1,300	412 3	4	—
1910	—	—	—	17,298	7	1	286 2	8	350	382 19	10	—
1911	—	—	—	16,342	11	2	329 13	—	1,000	376 18	4	—
1912	—	—	—	15,538	4	8	210 7	—	350	367 16	2	—
1913	—	—	—	24,108	—	—	508 14	7	725	576 8	4	—
1914	—	—	—	23,851	14	11	515 16	—	50	531 11	10	—
1915	—	—	—	26,007	11	—	569 19	11	450	654 17	8	—
1916	—	—	—	26,903	3	11	774 11	5	375	688 7	2	—
1917	—	—	—	—	—	—	—	—	—	—	—	—
1918	—	—	—	29,526	14	11	967 1	10	550	774 6	—	—
1919	—	—	—	27,772	1	9	946 1	11	100	744 14	6	—
1920	—	—	—	30,762	16	3	836 11	4	200	837 16	5	—
1921	—	—	—	36,833	13	3	969 11	3	—	1,037 10	10	—
1922	—	—	—	25,801	7	4	757	—	800	743 5	2	—
1923	—	—	—	31,907	9	9	968 6	—	300	941 18	6	—
1924	—	—	—	35,022	12	3	1,099 7	5	400	1,057 2	—	—
1925	—	—	—	39,439	10	4	910 16	11	500	1,217 18	6	—
1926	—	—	—	34,432	9	6	1,121 2	4	100	1,057 15	6	—
1927	—	—	—	34,221	1	5	980 7	3	1,200	1,129 10	3	—
1928	—	—	—	—	—	—	—	—	—	—	—	—
1929	—	—	—	36,834	9	7	1,157 10	3	—	1,204 10	11	—
1930	—	—	—	31,956	15	2	562 12	7	1,150	1,081 9	10	—
1931	—	—	—	30,440	15	10	607 1	8	200	1,003 12	8	—
1932	—	—	—	32,776	13	—	1,083 12	7	300	1,164 7	6	—
1933	—	—	—	26,075	1	6	681 16	1	100	973 18	1	—
1934	—	—	—	32,944	10	1	700 11	1	350	1,203 18	1	—
1935	—	—	—	24,709	5	9	1,060 2	—	200	968 5	6	—
1936	—	—	—	23,577	8	5	312 9	4	250	973 9	7	—
1937	—	—	—	23,297	5	3	424 13	3	—	1,013 7	8	—
1938	—	—	—	22,031	16	4	628 10	5	—	992 15	7	—
1939	—	—	—	—	—	—	—	—	—	—	—	—
1940	—	—	—	18,102	6	—	588	—	4	37 8	10	—
1941	—	—	—	15,837	14	10	309	—	9	42 2	2	—
1942	—	—	—	11,985	15	9	254 11	4	—	22 1	9	—
1943	—	—	—	14,424	15	6	370 7	5	—	86 7	10	—
1944	—	—	—	11,484	3	7	348 3	1	—	50 1	2	—
1945	—	—	—	11,737	5	4	478 7	8	100	—	—	—
1946	—	—	—	9,514	8	3	414 12	1	—	124 1	9	—
1947	—	—	—	7,206	6	6	312 15	5	—	53 9	—	—
1948	—	—	—	7,490	4	4	197 3	11	—	35 15	5	—
1949	—	—	—	10,356	10	1	83 6	10	—	82 19	3	—
1950	—	—	—	—	—	—	—	—	—	—	—	—
1951	—	—	—	7,282	1	6	63 2	4	—	12 19	2	—
1952	—	—	—	5,134	2	6	205 9	4	—	8 13	4	—
1953	—	—	—	4,447	17	3	64 13	7	—	37 16	8	—
1954	—	—	—	4,355	5	10	227 16	10	—	8 5	4	—
1955	—	—	—	3,688	5	1	113 16	3	—	58 7	11	—
1956	—	—	—	2,556	18	—	277 3	2	—	42 7	6	—
1957	—	—	—	1,730	2	0	10	—	6	21 6	7	—
1958	—	—	—	2,188	5	9	78 10	—	—	46 14	—	—
1959	—	—	—	931	10	10	18 12	8	—	39 7	5	—
1960	—	—	—	1,253	10	8	172 9	7	—	18 16	4	—
1961	—	—	—	—	—	—	—	—	—	—	—	—
1962	—	—	—	405	18	10	175	—	9	—	—	—
1963	—	—	—	417	8	6	25 16	1	—	—	—	—
1964	—	—	—	296	6	—	—	—	—	—	—	—
1965	—	—	—	240	12	—	—	—	—	—	—	—
1966	—	—	—	108	15	—	—	—	—	—	—	—
1967	—	—	—	90	11	—	132	4	3	—	—	—
1968	—	—	—	243	4	—	—	—	—	—	—	—
1969	—	—	—	4	16	—	—	—	—	—	—	—
1970	—	—	—	—	—	—	—	—	—	—	—	—
1971	—	—	—	—	—	—	—	—	—	—	—	—
1972	—	—	—	—	—	—	—	—	—	—	—	—
1973	—	—	—	—	—	—	—	—	—	—	—	—
1974	—	—	—	—	—	—	—	—	—	—	—	—
1975	—	—	—	—	—	—	—	—	—	—	—	—
1976	—	—	—	—	—	—	—	—	—	—	—	—
1977	—	—	—	—	—	—	—	—	—	—	—	—
1978	—	—	—	—	—	—	—	—	—	—	—	—
1979	—	—	—	—	—	—	—	—	—	—	—	—
1980	—	—	—	—	—	—	—	—	—	—	—	—
1981	—	—	—	—	—	—	—	—	—	—	—	—
1982	—	—	—	—	—	—	—	—	—	—	—	—
1983	—	—	—	—	—	—	—	—	—	—	—	—
1984	—	—	—	—	—	—	—	—	—	—	—	—
1985	—	—	—	—	—	—	—	—	—	—	—	—
1986	—	—	—	—	—	—	—	—	—	—	—	—
1987	—	—	—	—	—	—	—	—	—	—	—	—
1988	—	—	—	—	—	—	—	—	—	—	—	—
1989	—	—	—	—	—	—	—	—	—	—	—	—
1990	—	—	—	—	—	—	—	—	—	—	—	—
1991	—	—	—	—	—	—	—	—	—	—	—	—
1992	—	—	—	—	—	—	—	—	—	—	—	—
1993	—	—	—	—	—	—	—	—	—	—	—	—
1994	—	—	—	—	—	—	—	—	—	—	—	—
1995	—	—	—	—	—	—	—	—	—	—	—	—
1996	—	—	—	—	—	—	—	—	—	—	—	—
1997	—	—	—	—	—	—	—	—	—	—	—	—
1998	—	—	—	—	—	—	—	—	—	—	—	—
1999	—	—	—	—	—	—	—	—	—	—	—	—
2000	—	—	—	—	—	—	—	—	—	—	—	—

* Extra Premiums for the Whole Term of Life.

Years of Birth.	Yearly Extra Premium.	Years of Birth.	Yearly Extra Premium.	Years of Birth.	Yearly Extra Premium.	Years of Birth.	Yearly Extra Premium.
1875—1871	£. s. d.	1880—1856	£. s. d.	1845—1841	£. s. d.	1830	£. s. d.
1870—1866	1 10	1855—1851	5 10	1840—1836	3 5	—	—
1865—1861	6 12 8	1850—1846	10 10 8	1835—1831	3 5	—	—
	4 15 2		— 16 4		2 17 8		—

PROVIDENT FREE HOME ASSURANCE COMPANY (LIMITED)—*continued.*

IV., V., and VI.

Statement in respect of Assurances for other than the Whole Term of Life, excluding 121 policies, which are partly Endowment and partly Whole Term, but which are shown upon the Summary Statement under Heading No. 7 of Fifth Schedule (see footnote†).

CLASS OF ASSURANCE.	Sums Assured.	Yearly Premiums.		Total Premiums Paid.
		Office.	Extra.	
With Profits.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Endowment Assurances - - -	28,003 5 -	1,400 7 3	18 - 2	5,197 - 3
Without Profits.				
Endowments—Part Temporary Assurances - - - - -	4,000 - -	167 7 -	—	1,111 - 4
Endowments with return of Premiums	445,150 - -	10,958 10 7	—	70,060 1 4
Increasing Assurances for remainder of 30 years, with and without set-off of surrender value of correlative Bonds	146,081 - 2	3,776 3 5	—	30,616 17 11
Agreement for certain payments limited to 5,500 <i>l.</i> per annum - - -	148,500 - -	12,026 4 6	—	70,878 13 6

† For the present purposes, but not otherwise, the premiums paid in respect of the portion, not for the whole term of life, may be approximately put at 1,385*l.* There is an extra premium of 2*s.* 8*d.* upon one of these policies.

VII. and VIII.

The Company has not granted any Annuities, immediate, contingent, or deferred.

IX.

The average rate of interest at which the Life Assurance Fund of the Company was invested at the close of the under mentioned years was as under shown.

YEAR.	Rate of Interest.
	£. s. d.
1894	3 14 6 per cent.
1895	4 - 4 „
1896	3 17 2 „
1897	4 6 8 „
1898	4 12 5 „

X.

The Company has no minimum or other table of surrender-values of policies: but in respect of assurances of five years' standing and upwards, and where the Life Assured has attained the age of 21, the directors will make such allowance, either in cash or in a paid-up policy, as, in their judgment may accord with the circumstances of each case.

(Vote.)

The Company has no business at other than European rates of premium; but, it has reserved the right of charging such extra premiums for temporary foreign residence, or for occupation, as in the judgment of the directors may from time to time appear to be necessary for the due protection of the valuation-basis.

Richd. Whitlam, Chairman of the Board of Directors.
H. Franklin, } Directors.
W. H. Barton, }
J. Profumo, Managing Director.
W. W. Benlum, } Principal Officer Managing the Life Assurance Business.
Ralph P. Hardy, Actuary.

AUSTRALIAN MUTUAL PROVIDENT SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Australian Mutual Provident Society for the year ending 31st December 1898.

	£.	s.	d.		£.
Amount of Funds on 1st January 1898	14,479,578	1	7	Claims under Policies (after deduction of sums reassured):—	£. s. d.
Reserve for possible Depreciation of Securities on 1st Jan., 1898	288,488	-	-	Sums Assured	436,970 11 3
Total Funds at the beginning of the year	14,768,066	1	7	Bonuses	161,573 18 -
Renewal Premiums	1,260,031	16	-	Endowments and Endowment Assurances Matured—	£. s. d.
New Premiums on 14,964 Policies assuring 3,787,083 <i>l.</i> and yielding an Annual Revenue of 128,800 <i>l.</i> 19 <i>s.</i> 3 <i>d.</i> , together with instalments of first year's premiums on Policies issued in 1897	127,332	2	4	Sums Assured	146,354 - -
Consideration for Annuities granted	44,206	8	10	Bonuses	65,909 10 -
Interest and Dividends	716,473	9	5	Claims Investment Account Maturities	-
Fines	348	6	2	Allowance under Bye-law VII. in respect of Lapsed Policy	-
Profit on Sales of Foreclosed Properties	239	5	4	Surrenders—	5 - -
Claims Investment Account	3,545	12	-	Payments to Members (Policies)	99,217 7 5
				Payments to Members (Bonuses)	39,179 17 1
				To repay advances on Policies Lapsed (Policies)	118,847 3 4
				To repay advances on Policies Lapsed (Bonuses)	68,701 12 9
				Annuities	-
				Bonuses paid in Cash	-
				Commission—	-
				On New Premiums	46,025 17 6
				On Renewals	3,189 10 5
				Expenses of Management—	-
				Salaries	58,695 17 5
				Directors' Fees	6,012 10 -
				Auditors' Fees	1,320 - -
				Medical Fees and Expenses	22,660 2 9
				Law Costs	451 17 2
				Office Rent	10,160 13 -
				Advertising	2,725 13 2
				Printing and Stationery	5,795 13 6
				Postage and Duty Stamps	8,739 3 4
				General Expenses	9,357 4 2
				Travelling Expenses	1,758 7 2
				Exchange	1,967 10 9
				Taxes—	-
				N. S. Wales Income Tax	3,734 5 10
				Less Refunds for years 1896-97	2,476 14 -
					1,257 11 10
				N. S. Wales Land Tax	1,038 5 1
				New Zealand License Fee	200 - -
				New Zealand Income Tax	1,585 17 9
				New Zealand Land Tax	6,604 19 1
				S. Australia Public Trustee's Fee	30 - -
				S. Australia Income Tax	2,094 8 -
				S. Australia Land Tax	63 8 6
				Queensland Dividend Tax	1,468 - -
				Tasmania License Fee	50 - -
				Tasmania Property Tax	47 10 7
				Written off Office Furniture, Head Office and Branches	4,777 1 6
				Improvements to Society's Premises	-
				Decrease in Re-valuation of Office Premises	-
				Reserve for possible depreciation of Securities—	-
				Losses written off during 1898 out of then existing Reserves	4,399 1 6
				Part of existing Reserves applied to write down Foreclosed Properties	28,947 - -
				Amount applied out of Revenue for 1898 to further write down Foreclosed Properties	-
				Balance of previous Reserves	255,141 18 6
				Further additional Reserve	10,785 1 6
				Reserve as per Second Schedule	265,927 - -
				Amount of Funds on 31st Dec., 1898	15,179,049 7 10
				Total Funds at the end of the year as per Second Schedule	15,444,976 7 10
£.	16,920,243	1	8	£.	16,920,243 1 8

AUSTRALIAN MUTUAL PROVIDENT SOCIETY---continued.

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies, Children's Endowment Policies, and Annuities of the Australian Mutual Provident Society, to be made by the Actuary.

I.

The date up to which the valuation is made?
The 31st December 1898.

II.

The principles upon which the valuation and distribution of profits among the policy-holders are made, and whether these principles were determined by the instrument constituting the Company, or by its regulations, or bye-laws, or otherwise?

The valuation has been made on the following principles:—

- (a) The Assurances were valued in classes according to the ages attained by the lives assured on the 31st December 1898.
- (b) The valuation age was determined by adding to the age next birthday at which the policy was issued the number of years the policy had been in force; periods of six months and less than 12 months were considered one full year, and those of less than six months were disregarded.
- (c) The next payments of premium were held to be due six, three, or one and a-half months after the date of valuation, according as the premiums were payable yearly, half-yearly or quarterly.
- (d) Lives taken at an advance are for all purposes reckoned as being of the advanced age at entry.

The profits will be divided among the members entitled to participate as follows:—

- (a) By assigning to those policies that remained in force from the last valuation the profit accrued upon the valuation reserves last held for the same, and which arose from the excess of interest realised over that at which it was assumed in the valuation they would fructify.
- (b) By apportioning the remaining profit in proportion to the loading contributed by members in respect of premiums paid during the year, the loading contributed under the more recently issued policies being subject to a deduction to provide for the special expenses attendant on the acquisition of new business.

III.

The table or tables of mortality used in the valuation?

The tables of mortality used in the valuation were:—

- "The Institute of Actuaries" HM Table for all Assurances.
- "The Peerage Table," for Children's Endowments.
- "The Government Experience Table (1884) for all Immediate Annuities, and
- "The Government Experience Table (1860) for all Annuities other than Immediate."

IV.

The rate or rates of interest assumed in the calculations?

The rates of interest assumed in the calculations were as follows:—

- 3½ per cent. for participating assurances, and for immediate annuities.
- 4 per cent. for non-participating assurances, for children's endowments, and for annuities other than immediate.

The net premiums valued were computed from the following tables:—

- Assurances.—"The Institute of Actuaries" HM Table.
- Endowments.—"The Peerage Table."
- Annuities.—"The Government Experience Tables" (1860 and 1884).

The rates of interest used were as stated.

SPECIMENS OF NET PREMIUMS VALUED.—Whole Life Assurance of 100l.

Age.	Net Premiums.	Age.	Net Premiums.
20	1·330	45	2·985
25	1·521	50	3·667
30	1·769	55	4·588
35	2·076	60	5·848
40	2·465		

AUSTRALIAN MUTUAL PROVIDENT SOCIETY—*continued.*IV—*continued.*ENDOWMENT ASSURANCE OF 100*l.*

Age.	Payable at 45, or previous death.	Payable at 50, or previous death.	Payable at 55, or previous death.	Payable at 60, or previous death.	Payable at 65, or previous death.	Payable at 70, or previous death.
20	2·930	2·364	1·988	1·733	1·562	1·451
25	3·870	2·985	2·431	2·070	1·833	1·682
30	5·480	3·947	3·076	2·540	2·201	1·990
35	8·712	5·558	4·046	3·199	2·692	2·387
40	18·457	8·794	5·670	4·190	3·381	2·920
45		18·558	8·943	5·859	4·430	3·680
50			18·720	9·165	6·149	4·802
55				18·966	9·525	6·626
60					19·384	10·123

V.

The proportion of the annual premium income (if any) reserved as a provision for future expenses and profits.

There has been reserved for future expenses and profits the whole of the loading, *i.e.*, the difference between the premiums actually payable and the computed premiums for the risk according to the H_M, Peerage, or Government Experience Tables for Assurances, Endowments, and Annuities respectively. The loading in cases where assurances have been effected by single or limited premiums is distributed equally over the whole duration of the contract, and the present value of such equalised loading, less the present value of the loading contained in the premiums which remain to be paid, is reserved for future expenses.

CONSOLIDATED REVENUE ACCOUNT of the Australian Mutual Provident Society for the
three years commencing 1st January 1896 and ending 31st December 1898.

Amount of Funds on 1st January 1896, the beginning of the Period :—	£.	s.	d.	Claims under Policies (after deduction of sums re-assured) - - - - -	£.	s.	d.
Assurance Funds, Participating - 12,867,852	4	6		Surrenders - - - - -	1,065,755	18	3
Non - participating Fund - - - - - 291,729	6	8		Annuities - - - - -	72,312	7	
Claims Investment Fund - - - - - 3,031	3	4		Commission - - - - -	131,000	7	
	13,162,612	14	6	Expenses of Management - - - - -	420,807	18	9
Premiums (after deduction of re-assurance premiums) - - - - -	4,011,804	-	11	Bonuses paid in cash - - - - -	171,236	2	11
Consideration for Annuities granted -	127,303	15	8	Reserve for possible Depreciation of Securities - - - - -	71,433	1	5
Interest and Dividends - - - - -	2,107,123	15	2	Permanent Improvements to Office Pre- mises - - - - -	7,668	14	10
Fines on Renewal of Lapsed Policies -	1,105	7	-	Written off Office Furniture, Head Office and Branches - - - - -	6,134	15	2
Profit on Sale of Foreclosed Properties -	3,061	13	2	Decrease in Value of Office Premises -	19,290	19	6
Claims Investment Account - - - - -	12,018	-	10	Written off Foreclosed Properties - -	22,345	17	5
				Claims Investment Account Maturities -	6,193	19	7
				Amount of Funds on 31st December 1898, the end of the Period (as per First Schedule) :—	£.	s.	d.
				Assurance Funds, Participating - 14,794,215	2	9	
				Non - participating Fund - - - - - 375,979	-	6	
				Claims Investment Fund - - - - - 8,855	4	7	
	£.	19,425,029	7	3	15,179,049	7	10
				£.	19,425,029	7	3

AUSTRALIAN MUTUAL PROVIDENT SOCIETY—continued.

VII. SUMMARY AND VALUATION of the Policies of the Australian Mutual Provident Society as at the 31st December 1898.

PARTICULARS OF THE POLICIES FOR VALUATION.													VALUATION.		
DESCRIPTION OF TRANSACTIONS.	Number of Policies.	Sums Assured.		Bonus Additions.	Office Yearly Premiums.		Net Yearly Premiums.	Loading.	Net Liability.	ASSURANCES.—Value by H.M. Table with 34 per cent. interest for all participating Assurances. Value by the H.M. Table with 4 per cent. interest for all Non-Participating Assurances. ENDOWMENTS.—Value by the Peerage Table with 4 per cent. interest for all Endowments. ANNUITIES.—Value by the Government Experience Table (1884), with 34 per cent. interest for all Immediate Annuities and the Government Experience Table (1880), with 4 per cent. interest for all Annuities other than Immediate.					
		£.	s. d.		£.	s. d.				£.	s. d.	£.	s. d.		
1.—WITH PARTICIPATION IN PROFITS.															
For the whole Term of Life, subject to Premiums throughout Life.	63,549	4,822,948	—	—	735,679	1 6	553,954	6	—	177,424	15 6	—	—	£.	7,424,006-8
Deferred Assurances, with Return of Premiums	196	113,025	—	—	1,021	14 4	810	2	—	211	12 4	—	—	2,267-8	
For the whole Term of Life, subject to Limited and Commuted Premiums	2,451	1,313,735	—	576,302-5	23,556	5 7	18,256	15 7	—	5,270	15 7	—	—	918,650-7	
Joint Lives Assurances	488	190,754	—	22,000-3	17,270	7 5	5,745	12	—	1,524	15 5	—	—	40,070-7	
Endowment Assurances	74,049	16,561,253	—	2,263,489-9	637,333	8 3	528,764	2	—	108,629	1 3	—	—	5,771,298-8	
Contingent Assurances	8	18,750	—	—	661	16 7	540	10	—	142	6 7	—	—	1,501-0	
Reserve, for subsequent distribution, of the loading on Single and Limited Premium Assurances	—	—	—	—	—	—	—	—	—	—	—	—	—	60,289-2	
Reserve to provide for payment of Claims on proof of title	—	—	—	—	—	—	—	—	—	—	—	—	—	75,426-0	
TOTAL Assurances with Profits	140,741	12,990,500	—	8,419,501-5	1,405,612	8 8	1,112,409	2	—	233,203	6 8	—	—	14,290,513-0	
2.—WITHOUT PARTICIPATION IN PROFITS.															
For the whole Term of Life, subject to Premiums throughout Life.	551	266,371	—	—	7,632	18	6,096	16	—	706	2	—	—	51,000-5	
Deferred Assurances, with Return of Premium	14	7,298	—	—	231	9 1	253	—	—	23	9 1	—	—	2,452-6	
Joint Lives Assurances	1	550	—	—	6	12	5	12	—	194	5	—	—	36-3	
Contingent Assurances	3	5,000	—	—	83	14 2	57	8	—	96	6 2	—	—	568-5	
Endowment Assurances	29	7,060	—	—	236	12 5	233	14	—	31	18 5	—	—	1,307-9	
Reserve, for future expenses, of the loading on Limited Premium Assurances	—	—	—	—	—	—	—	—	—	—	—	—	—	172-7	
Reserve to provide for payment of Claims on proof of title	—	—	—	—	—	—	—	—	—	—	—	—	—	527-4	
TOTAL Assurances without Profits	598	296,269	—	—	8,300	5 8	7,511	10	—	788	15 8	—	—	56,104-8	
TOTAL Assurances	141,339	13,276,769	—	8,419,501-5	1,413,912	14 4	1,119,920	12	—	233,992	2 4	—	—	14,346,617-8	
Re-assurances	—	Nil	—	—	—	—	—	—	—	—	—	—	—	—	
Children's Endowments	809	149,233	—	76-3	*6,003	14 1	*6,010	12	—	—	—	—	—	61,096-0	
TOTAL Endowments	809	149,233	—	76-3	6,003	14 1	6,010	12	—	—	—	—	—	61,096-0	
ANNUITIES.															
Immediate	424	25,159 3 8	(per annum)	24 14	—	—	—	—	—	—	—	—	—	230,275-8	
Deferred	45	2,203 4 4	(per annum)	54	519 16 10	467 14	52 2 10	17,015-5	469-3	4,437-2	3,994-6	442-6	—	14,330-2	
Contingent	19	1,995	(per annum)	37 13 4	231 3 2	197 14	33 9 2	5,906-1	338-0	2,402-6	2,062-5	340-1	—	4,081-0	
Certain	5	166 12 8	(per annum)	—	—	—	—	1,406-0	—	—	—	—	—	1,406-0	
Temporary	27	385 7 4	(per annum)	—	—	—	—	2,643-9	—	—	—	—	—	2,643-9	
TOTAL Annuities	520	32,898 8 0	(per annum)	116 7 4	751	665 8	85 12	257,920-6	938-0	6,889-8	6,057-1	782-7	—	252,796-5	
TOTAL of the Results	142,728	13,423,002	—	8,419,577-8	1,420,667	8 5	1,123,596	12 0	—	234,077	14 4	—	—	14,960,512-3	

* The original Endowment Premiums were based on a 5 per cent. rate of interest; the liabilities being now calculated at 4 per cent. the corresponding net premiums are more than the old rates charged. The rates have now been adjusted, and the anomaly apparent in this schedule will disappear in course of time. As the Endowment Policies are valued individually, the resulting Net Liability is not affected.

AUSTRALIAN MUTUAL PROVIDENT SOCIETY—continued.

VII.—continued.

VALUATION BALANCE SHEET of the Australian Mutual Provident Society as at 31st December 1898.

	£.	s.	d.	Funds (as per Balance Sheet under Second Schedule)	£.	s.	d.
Net Liability under Assurance, Endowment and Annuity transactions (as per Summary Statement in Fifth Schedule)	14,660,512	6	-		15,179,049	7	10
Claims Investment Fund	8,855	4	7				
Surplus	509,681	17	3				
	£.	15,179,049	7 10		£.	15,179,049	7 10

VIII.

The time during which a policy must be in force to entitle it to share in the profits?
 All participating policies which were in force at the date of the valuation share in the profits. Bonuses do not vest in the policies until they have been in force for two complete years.

IX.

The results of the valuation showing :—

- (1). The total amount of profit made by the Company?
- (2). The amount of profit divided among the policy-holders, and the number and amount of policies which participated?
- (3). Specimens of bonuses allotted to policies for 100l.?
- (1). The total surplus of the society on 31st December 1898 was 509,681l. 17s. 3d.
- (2). The amount of profit to be divided among the policy-holders is 479,742l., and the number and amount of policies which participate are 140,143 for the sum of 42,745,225l., or including bonus additions 51,164,802l. 16s.
- (3). See Tables below.

Specimen Bonuses in respect of the year 1898 allotted to Policies for 100l. each, effected under Table A, for the whole term of life.

Age at Entry.	POLICIES IN FORCE FOR														
	1 Year.*			2 Years.			3 Years.			4 Years.			5 Years.		
	Reversionary Addition.	Cash Value.	Reduction of Premium for Life.	Reversionary Addition.	Cash Value.	Reduction of Premium for Life.	Reversionary Addition.	Cash Value.	Reduction of Premium for Life.	Reversionary Addition.	Cash Value.	Reduction of Premium for Life.	Reversionary Addition.	Cash Value.	Reduction of Premium for Life.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	1 8 -			1 14 -	8 -	- 4	1 18 -	8 -	- 5	2 2 -	10 -	- 6	2 6 -	12 -	- 7
30	1 8 -			1 12 -	10 -	- 6	1 16 -	10 -	- 7	2 -	12 -	- 8	2 4 -	14 -	- 9
40	1 6 -			1 12 -	12 -	- 9	1 16 -	14 -	- 10	2 -	16 -	- 1	2 4 -	18 -	- 12
50	1 4 -			1 8 -	14 -	- 1	1 12 -	16 -	- 13	1 16 -	18 -	- 15	1 18 -	1 -	- 17
	10 Years.			15 Years.			20 Years.			25 Years.			30 Years.		
20	2 12 -	14 -	- 9	2 14 -	16 -	- 11	2 18 -	1 -	- 12	3 -	14 -	- 16	3 8 -	1 10 -	- 21
30	2 10 -	18 -	- 11	2 14 -	12 -	- 15	2 16 -	1 6 -	- 19	3 -	1 10 -	- 25	3 8 -	1 18 -	- 34
40	2 10 -	12 -	- 17	2 14 -	18 -	- 23	2 18 -	1 12 -	- 3	3 2 -	1 18 -	- 43	3 8 -	2 8 -	- 65
50	2 6 -	1 6 -	- 25	2 12 -	1 12 -	- 36	2 16 -	1 18 -	- 51	3 -	2 6 0	- 79	3 8 -	2 14 -	- 117

* Bonuses are allotted to policies of a duration of one year and less, but do not vest until a duration of two years has been attained.

AUSTRALIAN MUTUAL PROVIDENT SOCIETY—continued.

IX.—continued.

Specimen Bonuses in respect of the year 1898, allotted to Policies for 100% each, effected under Table J. 60, Endowment Assurances, payable on attaining age 60, or sooner in the event of death.

POLICIES IN FORCE FOR

Age at Entry.	1 Year.*			2 Years.			3 Years.			4 Years.			5 Years.		
	Reversionary Addition.	Cash Value.	Reduction of Premium for Remainder of Term.	Reversionary Addition.	Cash Value.	Reduction of Premium for Remainder of Term.	Reversionary Addition.	Cash Value.	Reduction of Premium for Remainder of Term.	Reversionary Addition.	Cash Value.	Reduction of Premium for Remainder of Term.	Reversionary Addition.	Cash Value.	Reduction of Premium for Remainder of Term.
20	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
21	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
22	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
23	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
24	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
25	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
26	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
27	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
28	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
29	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
30	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
31	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
32	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
33	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
34	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
35	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
36	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
37	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
38	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
39	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
40	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
41	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
42	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
43	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
44	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
45	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
46	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
47	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
48	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
49	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
50	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
51	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
52	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
53	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
54	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
55	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
56	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
57	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
58	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
59	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
60	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
61	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
62	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
63	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
64	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
65	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
66	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
67	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
68	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
69	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
70	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
71	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
72	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
73	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
74	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
75	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
76	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
77	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
78	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
79	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
80	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
81	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
82	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
83	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
84	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
85	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
86	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
87	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
88	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
89	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
90	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
91	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
92	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
93	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
94	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
95	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
96	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
97	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
98	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
99	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—
100	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—	1 4	—	—

* Bonuses are allotted to Policies of a duration of one year and less, but do not vest until a duration of two years has been attained.

J. P. Abbott, Chairman.
Thos. Littlejohn, } Directors.
Alf. W. Meeks, }
Richard Teece, General Manager.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Australian Mutual Provident Society on the 31st December 1898.

I.

The Published Tables of Premiums for Assurances for the Whole Term of Life in use at 31st December 1898.

WITH PARTICIPATION IN THE PROFITS.										WITHOUT PARTICIPATION IN THE PROFITS.									
TABLE A.			TABLE B.							TABLE A.			TABLE B.						
Age next birthday.	Annual Premium.	Single Premium.	ANNUAL PREMIUMS TO CEASE AFTER				Annual Premium.	Single Premium.	ANNUAL PREMIUMS TO CEASE AFTER										
			Five Years.	Ten Years.	Fifteen Years.	Twenty Years.			Five Years.	Ten Years.	Fifteen Years.	Twenty Years.							
20	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.				
21	1 17 5	36 15 -	8 - 9	4 9 7	3 6 4	2 15 1	1 8 10	28 6 6	6 3 11	3 9 -	2 11 1	2 2 5	2 11 1	2 2 5	2 11 1				
22	1 18 5	37 9 7	8 4 -	4 11 5	3 7 8	2 16 3	1 9 6	28 15 8	6 5 11	3 10 2	2 12 -	2 3 2	2 12 -	2 3 2	2 12 -				
23	1 19 5	38 4 -	8 7 2	4 13 2	3 9 -	2 17 5	1 10 3	29 6 7	6 8 4	3 11 6	2 13 -	2 4 -	2 13 -	2 4 -	2 13 -				
24	2 - 5	38 18 -	8 10 2	4 14 11	3 10 4	2 18 6	1 11 -	29 16 9	6 10 7	3 12 10	2 14 -	2 4 10	2 14 -	2 4 10	2 14 -				
25	2 1 7	39 14 8	8 13 10	4 17 -	3 11 11	2 19 10	1 11 10	30 8 6	6 13 1	3 14 3	2 15 1	2 5 10	2 15 1	2 5 10	2 15 1				
26	2 2 8	40 9 -	8 17 -	4 18 9	3 13 3	3 1 -	1 12 8	30 19 3	6 15 6	3 15 7	2 16 1	2 6 8	2 16 1	2 6 8	2 16 1				
27	2 3 9	41 2 8	9 - 1	5 - 6	3 14 7	3 2 1	1 13 7	31 11 5	6 18 2	3 17 2	2 17 3	2 7 8	2 17 3	2 7 8	2 17 3				
28	2 4 9	41 14 2	9 2 8	5 2 -	3 15 9	3 3 1	1 14 7	32 4 7	7 1 2	3 18 10	2 18 7	2 8 9	2 18 7	2 8 9	2 18 7				
29	2 5 11	42 8 -	9 5 10	5 3 10	3 17 2	3 4 4	1 15 7	32 17 4	7 4 -	4 - 6	2 19 10	2 9 10	2 19 10	2 9 10	2 19 10				
30	2 7 1	43 1 10	9 8 11	5 5 8	3 18 6	3 5 6	1 16 8	33 11 -	7 7 1	4 2 3	3 1 2	2 11 -	3 1 2	2 11 -	3 1 2				
31	2 8 2	43 13 3	9 11 6	5 7 2	3 19 8	3 6 6	1 17 9	34 4 7	7 10 2	4 4 -	3 2 6	2 12 2	3 2 6	2 12 2	3 2 6				
32	2 9 5	44 7 3	9 14 8	5 8 11	4 1 1	3 7 9	1 18 11	34 18 10	7 13 4	4 5 10	3 3 10	2 13 4	3 3 10	2 13 4	3 3 10				
33	2 10 7	44 10 1	9 17 3	5 10 6	4 2 4	3 8 9	2 - 1	35 12 4	7 16 4	4 7 7	3 5 3	2 14 6	3 5 3	2 14 6	3 5 3				
34	2 12 2	45 17 5	10 1 5	5 12 11	4 4 2	3 10 4	2 1 4	36 7 1	7 19 7	4 9 6	3 6 8	2 15 9	3 6 8	2 15 9	3 6 8				
35	2 13 9	46 15 -	10 5 6	5 15 2	4 5 11	3 11 11	2 2 8	37 2 1	8 3 -	4 11 5	3 8 2	2 17 1	3 8 2	2 17 1	3 8 2				
36	2 15 4	47 11 6	10 9 1	5 17 5	4 7 7	3 13 5	2 4 1	37 13 -	8 6 7	4 13 6	3 9 9	2 18 6	3 9 9	2 18 6	3 9 9				
37	2 17 1	47 10 1	10 13 4	5 19 10	4 9 6	3 15 1	2 5 6	38 13 3	8 10 1	4 15 6	3 11 4	2 19 10	3 11 4	2 19 10	3 11 4				
38	2 18 10	49 7 7	10 17 4	6 2 2	4 11 4	3 16 9	2 7 1	39 10 4	8 17 7	4 17 9	3 13 1	3 1 5	3 13 1	3 1 5	3 13 1				
39	3 - 8	50 5 6	11 1 5	6 4 6	4 13 3	3 18 5	2 8 8	40 6 6	9 1 5	5 2 1	3 14 9	3 2 10	3 14 9	3 2 10	3 14 9				
40	3 2 7	51 3 9	11 5 6	6 6 11	4 15 2	4 - 2	2 10 4	41 3 5	9 5 6	5 4 6	3 16 6	3 4 6	3 16 6	3 4 6	3 16 6				
41	3 4 5	51 19 4	11 9 1	6 9 1	4 16 10	4 1 8	2 12 2	42 1 7	9 8 5	5 4 6	3 18 6	3 6 2	3 18 6	3 6 2	3 18 6				
42	3 6 8	53 - 3	11 13 10	6 11 11	4 19 1	4 3 9	2 14 1	43 - 1	9 9 8	5 7 7	4 - 5	3 7 11	4 - 5	3 7 11	4 - 5				
43	3 8 11	53 19 5	11 18 2	6 14 7	5 1 3	4 5 9	2 16 1	43 18 6	9 13 10	5 9 6	4 2 5	3 9 9	4 2 5	3 9 9	4 2 5				
44	3 11 3	54 18 6	12 2 7	6 17 3	5 3 6	4 7 9	2 18 3	44 17 2	9 18 4	5 12 3	4 4 7	3 11 9	4 4 7	3 11 9	4 4 7				
45	3 13 7	55 15 8	12 6 8	6 19 10	5 5 7	4 9 9	3 - 6	45 18 4	10 2 10	5 14 11	4 6 10	3 13 10	4 6 10	3 13 10	4 6 10				
46	3 16 -	56 12 6	12 10 9	7 2 4	5 7 9	4 11 9	3 2 11	46 17 6	10 7 7	5 17 10	4 9 2	3 16 -	4 9 2	3 16 -	4 9 2				
47	3 18 7	57 10 1	12 15 -	7 5 -	5 10 -	4 13 11	3 5 6	47 18 7	10 12 6	6 - 10	4 11 8	3 18 4	6 - 10	4 11 8	3 18 4				
48	4 1 2	58 5 11	12 18 11	7 7 6	5 12 1	4 10 -	3 8 2	48 19 2	10 17 6	6 3 10	4 14 2	4 - 8	6 3 10	4 14 2	4 - 8				
49	4 4 1	59 5 1	13 3 6	7 10 5	5 14 8	4 18 6	3 11 -	50 - 8	11 2 6	6 7 -	4 16 10	4 3 2	6 7 -	4 16 10	4 3 2				
50	4 7 -	60 2 3	13 7 9	7 13 2	5 17 1	5 - 11	3 14 -	51 2 6	11 7 9	6 10 3	4 19 7	4 5 10	6 10 3	4 19 7	4 5 10				
51	4 9 10	60 16 -	13 11 3	7 15 7	5 19 3	5 3 1	3 17 2	52 4 5	11 13 -	6 13 7	5 2 5	4 8 7	6 13 7	5 2 5	4 8 7				
52	4 13 3	61 15 6	13 16 -	7 18 9	6 2 1	5 6 -	4 - 7	53 7 7	11 18 6	6 17 2	5 5 6	4 11 7	6 17 2	5 5 6	4 11 7				
53	4 17 -	62 16 8	14 1 4	8 2 3	6 5 3	5 9 2	4 4 2	54 10 3	12 4 1	7 - 9	5 8 8	4 14 8	7 - 9	5 8 8	4 14 8				
54	5 1 8	64 6 7	14 8 8	8 7 1	6 9 6	5 13 3	4 8 -	55 13 8	12 9 10	7 4 7	5 12 1	4 18 -	7 4 7	5 12 1	4 18 -				
55	5 6 11	66 - 6	14 17 -	8 12 7	6 14 4	5 18 -	4 12 2	56 18 3	12 16 -	7 8 9	5 15 9	5 1 8	7 8 9	5 15 9	5 1 8				
56	5 12 2	67 10 10	15 4 8	8 17 9	6 18 11	6 2 8	4 16 6	58 2 1	13 2 1	7 12 10	5 19 6	5 5 6	7 12 10	5 19 6	5 5 6				
57	5 17 6	-	-	-	-	-	5 1 2	-	-	-	-	-	-	-	-				
58	6 3 -	-	-	-	-	-	5 6 1	-	-	-	-	-	-	-	-				
59	6 8 1	-	-	-	-	-	5 11 4	-	-	-	-	-	-	-	-				
60	6 14 10	-	-	-	-	-	5 16 11	-	-	-	-	-	-	-	-				
61	7 1 4	-	-	-	-	-	6 2 11	-	-	-	-	-	-	-	-				
62	7 7 9	-	-	-	-	-	6 9 4	-	-	-	-	-	-	-	-				

AUSTRALIAN MUTUAL PROVIDENT SOCIETY—continued.

II. and III.

Assurances for the Whole Term of Life by Even Annual Premiums in force at 31st December 1898.

PARTICIPATING.					NON-PARTICIPATING.			
Age	No. of Policies.	Amount Assured.	Bonus Additions.	Annual Premiums.	Age	No. of Policies.	Amount Assured.	Annual Premiums.
Attained.					Attained.			
		£.		£. s. d.			£.	£. s. d.
15	32	11,750	—	187 5 1	20	1	250	3 6 3
16	50	19,650	31 2	318 6 11	21	1	300	4 - 6
17	96	34,400	292 6	569 9 9	22	1	1,000	14 18 4
18	131	39,800	482 1	675 2 11	23	1	100	1 11 -
19	177	58,200	797 4	1,019 7 7	25	1	100	1 9 10
20	214	76,900	2,117 0	1,353 11 11	26	1	500	7 5 10
21	276	85,000	1,739 5	1,567 11 9	27	1	100	1 13 7
22	341	115,850	2,828 2	2,180 4 8	28	4	850	14 6 1
23	404	126,225	3,427 3	2,432 15 -	29	3	1,200	20 14 4
24	479	156,450	3,676 2	3,122 5 6	30	5	1,625	29 4 -
25	560	176,200	4,065 3	3,620 2 9	31	5	1,400	26 1 7
26	732	242,100	9,139 2	5,005 12 10	32	6	4,500	84 13 2
27	812	278,057	12,519 8	5,829 6 8	33	11	9,690	177 7 9
28	1,015	337,161	18,102 0	7,175 16 6	34	6	1,810	31 13 11
29	1,183	401,800	25,078 2	8,685 - 2	35	12	9,625	201 8 -
30	1,224	413,058	27,418 2	9,129 12 3	36	18	10,325	207 4 6
31	1,500	521,100	39,160 9	11,691 5 11	37	24	7,969	166 1 4
32	1,523	534,384	44,189 3	12,193 17 3	38	16	5,375	106 16 5
33	1,775	599,590	57,849 9	13,853 8 9	39	13	5,590	131 14 6
34	1,840	659,105	63,365 5	15,582 7 -	40	12	9,700	211 19 -
35	1,989	726,315	80,181 1	17,416 16 7	41	18	5,375	118 - -
36	2,051	741,510	93,238 3	17,978 7 2	42	18	9,768	210 14 9
37	2,145	805,154	106,994 9	19,902 6 5	43	16	11,975	252 10 3
38	2,136	832,602	110,841 9	21,070 1 5	44	5	2,100	40 18 1
39	2,214	835,324	118,683 2	21,526 11 9	45	13	4,850	108 18 4
40	2,225	876,547	133,994 9	23,061 15 4	46	9	4,450	101 5 2
41	2,120	827,775	137,111 0	21,980 6 5	47	12	8,900	216 19 7
42	2,093	803,207	146,382 6	21,738 - 7	48	16	5,300	118 10 7
43	2,027	808,565	148,045 6	22,356 12 9	49	12	6,625	154 5 2
44	1,887	781,063	151,145 6	21,950 - 6	50	15	5,975	135 4 4
45	1,816	716,766	145,291 7	20,593 10 5	51	13	13,734	394 7 3
46	1,657	672,115	143,471 6	19,787 6 9	52	20	9,550	300 13 8
47	1,564	660,525	162,063 8	19,392 1 4	53	9	6,650	204 2 10
48	1,576	655,074	149,775 0	19,821 - -	54	12	3,950	111 2 2
49	1,410	567,906	155,026 8	17,259 6 3	55	18	8,405	264 3 10
50	1,320	518,751	136,708 3	16,291 4 3	56	12	2,650	71 13 7
51	1,331	551,025	154,793 8	17,745 5 7	57	11	3,250	104 5 6
52	1,236	515,120	152,708 3	16,593 11 3	58	12	6,700	212 4 10
53	1,198	550,207	157,107 2	18,429 16 3	59	10	3,785	125 19 -
54	1,189	506,151	157,943 8	17,145 15 8	60	15	8,434	347 15 4
55	1,212	539,960	164,004 3	19,057 1 4	61	12	6,300	189 8 10
56	1,203	523,944	169,292 5	18,546 11 8	62	10	3,150	100 5 2
57	1,091	438,141	168,100 8	15,509 13 7	63	18	5,700	203 6 7
58	1,076	448,472	154,769 6	16,835 1 11	64	14	7,650	420 6 7
59	970	391,842	150,408 8	14,469 17 9	65	13	4,700	192 4 5
60	895	353,481	129,645 4	13,691 16 11	66	17	4,900	176 15 5
61	858	356,885	140,225 0	13,718 14 9	67	6	4,861	200 2 -
62	776	327,709	121,711 2	13,761 12 7	68	10	2,900	167 7 -
63	709	331,945	132,736 1	13,751 2 11	69	9	4,400	150 18 8
64	641	272,893	114,449 2	11,020 3 8	70	11	9,900	441 16 9
65	579	223,469	95,678 8	9,311 4 1	71	1	600	21 - -
66	576	251,511	118,017 3	11,103 17 4	72	6	1,825	74 14 8
67	520	237,370	109,938 5	10,308 19 4	73	4	900	42 6 -
68	464	209,429	105,960 4	9,003 5 10	74	2	1,500	95 16 8
69	406	185,550	94,792 2	7,987 19 5	76	2	800	45 7 -
70	360	161,881	79,963 6	7,305 19 1	78	1	100	6 12 6
71	315	149,950	81,419 9	7,061 10 4	79	4	900	47 18 8
72	280	105,950	63,067 8	4,499 10 9	80	1	250	15 1 8
73	210	92,494	49,783 4	4,102 4 4	81	1	100	5 16 11
74	179	69,880	39,857 1	3,036 15 1	83	1	500	28 8 4
75	158	60,384	40,084 0	2,498 1 3	—	—	—	—
76	116	48,754	30,756 1	2,046 15 5	—	—	—	—
77	95	43,200	30,288 7	1,863 3 3	—	—	—	—
78	82	44,484	31,663 0	1,770 17 6	—	—	—	—
79	53	22,305	15,055 0	1,066 9 10	—	—	—	—
80	45	25,423	22,388 5	1,040 1 3	—	—	—	—
81	40	21,075	15,947 7	1,022 18 4	—	—	—	—
82	18	7,700	5,024 2	354 5 -	—	—	—	—
83	19	9,250	7,877 4	351 - 11	—	—	—	—
84	10	3,200	2,620 8	139 8 2	—	—	—	—
85	15	7,650	5,874 5	346 1 1	—	—	—	—
86	10	4,300	3,483 2	170 8 2	—	—	—	—
87	8	5,600	6,140 1	271 15 6	—	—	—	—
88	8	6,450	6,098 4	307 7 10	—	—	—	—
89	1	385	29 7	—	—	—	—	—
91	1	250	138 4	18 9 8	—	—	—	—
92	1	800	1,000 6	53 18 8	—	—	—	—
93	1	500	1,020 3	22 9 2	—	—	—	—
	63,549	24,822,948	5,557,181 4	736,679 1 6		551	266,371	7,632 18 -

No extra Premiums are charged by the Society.

AUSTRALIAN MUTUAL PROVIDENT SOCIETY—*continued.*

IV., V. and VI.

The Total Number of Policies, Amounts Assured, Reversionary Bonuses, Premiums Receivable Annually, and the Total Premiums received on all Policies, as at 31st December 1898.

CLASS OF ASSURANCE.	PARTICIPATING POLICIES.				
	No. of Policies.	Amount Assured.	Bonus Additions.	Annual Premium.	Total Premiums Received.
		£.	£.	£. s. d.	£. s. d.
For the Whole Term of Life - - -	63,549	24,822,948	5,557,181 4	735,679 1 6	8,079,335 19 10
Deferred with Return of Premiums - - -	196	113,025	—	1,021 14 4	2,143 6 11
Single and Limited Premiums - - -	2,451	1,313,735	576,302 5	23,556 5 7	608,098 7 -
Endowment Assurances - - -	74,049	16,561,288	2,263,489 9	637,393 3 3	5,231,998 5 1
Assurances on Joint Lives - - -	488	160,754	22,000 3	7,270 7 5	57,126 - 7
Contingent Assurances - - -	8	18,750	527 4	691 16 7	2,076 12 -
Endowments - - -	1	300	76 3	6 6 9	171 2 3
TOTAL - - -	140,742	42,990,800	8,419,577 8	1,405,618 15 5	13,980,949 13 8
NON-PARTICIPATING POLICIES.					
For the Whole Term of Life - - -	551	266,371	—	7,632 18 -	82,857 13 8
Limited Premiums - - -	14	7,298	—	281 9 1	2,543 14 -
Endowment Assurances - - -	29	7,050	—	295 12 5	1,577 16 -
Joint Lives Assurances - - -	1	550	—	6 12 -	66 - -
Contingent Assurances - - -	3	5,000	—	83 14 2	1,191 6 -
Endowments - - -	868	148,933	—	5,997 7 4	45,696 5 3
TOTAL - - -	1,466	435,202	—	14,297 13 -	133,932 14 11

No extra Premiums are charged by the Society.

VII.

The Total Amount of Immediate Annuities is 28,159*l.* 3*s.* 8*d.* per Annum, as shown in the following Table:—

PARTICIPATING.		NON-PARTICIPATING.					
Age Attained.	Amount of Annuity.	Age Attained.	Amount of Annuity.	Age Attained.	Amount of Annuity.	Age Attained.	Amount of Annuity.
	£. s. d.		£. s. d.		£. s. d.		£. s. d.
65	29 18 4	21	31 4 -	58	382 17 8	83	274 15 8
71	31 17 8	25	52 5 -	59	240 2 4	84	1,484 5 8
78	36 12 -	27	80 - -	60	632 2 8	85	2,130 12 8
80	150 - -	31	31 4 -	61	585 2 4	87	454 9 -
81	91 11 8	32	28 4 4	62	835 4 -	88	93 - 8
86	52 - -	34	104 16 -	63	*962 4 8	94	160 - -
		35	66 4 -	64	763 10 8		
		36	31 4 -	65	1,040 6 -		
		38	54 - -	66	428 3 8		
		39	138 12 4	67	962 - 4	Joint Lives and Survivor.	
		40	94 18 8	68	691 14 4	39-41	23 7 4
		41	119 - 8	69	336 19 4	54-66	65 1 8
		43	46 2 8	70	936 2 8	55-61	103 19 4
		45	26 2 4	71	1,037 10 4	56-74	40 - -
		46	324 10 8	72	1,654 19 8	57-72	94 10 -
		47	423 7 -	73	498 19 4	57-75	100 - -
		49	144 5 8	74	544 12 8	58-63	101 12 -
		50	62 18 4	75	983 7 8	58-66	66 4 -
		51	108 13 8	76	1,148 11 -	60-62	98 4 -
		52	434 15 4	77	271 7 -	60-87-90	52 - -
		53	139 14 8	78	649 7 8	63-65	111 1 -
		54	66 5 4	79	324 19 4	63-69	95 - -
		55	312 11 -	80	370 7 -	71-71	35 16 -
		56	166 5 4	81	937 19 8	75-75	50 - -
		57	1,120 3 -	82	614 18 4	77-82	73 7 -
						77-83	18 19 8
£.	391 19 8					£.	27,767 4 -

* This amount includes 55*l.* of Reversionary and Temporary Annuity (reducible under certain conditions) which is provided for in conjunction with an Immediate Annuity.

AUSTRALIAN MUTUAL PROVIDENT SOCIETY—*continued.*

VIII.

Annuities other than those specified under Heading No. 7.

Class of Annuity.	Amount of Annuities.	Annual Premium.	Total Premiums Received.	Consideration Money Received.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Deferred - - - - -	2,203 4 4	519 16 10	9,233 17 9	2,164 12 3
Contingent - - - - -	1,995 - -	231 3 2	4,916 3 11	737 - 1
Certain - - - - -	165 12 8	—	—	1,770 11 4
Temporary - - - - -	365 7 4	—	—	3,116 8 3
£.	4,729 4 4	751 - -	14,150 1 8	7,788 11 11

IX.

The following Table shews, in respect of the last three years, the rate of interest at which the funds were invested at the close of each year, and the rate actually realised throughout each year :—

Year.	Rate at which Funds were invested at close of Year.	Rate actually realised throughout the Year.
	£. s. d.	£. s. d.
1896 - - - - -	5 2 10	5 - 5
1897 - - - - -	4 17 11	4 17 -
1898 - - - - -	4 15 5	4 14 10

These averages have been computed as under :—

On the 31st December of each year one full year's interest on the productive assets is computed at the rate at which each class of security is at that date invested. The total amount of such interest is then divided by the total productive and non-productive assets of the society, and the resulting rate is taken to be the average rate at which the funds were invested at the close of the year.

The average rate actually realised throughout the year is ascertained by dividing the amount received for interest by the mean of the funds (including the reserve for depreciation of mortgage securities) at the beginning and end of the year

X.

The Institute of Actuaries' HM table with $3\frac{1}{2}$ per cent. interest is used for finding the surrender value of assurance policies. A deduction of 25 per cent. from the calculated value by that table determined the surrender values allowed for participating assurance policies two years in force, a deduction of 10 per cent. for policies three to five years in force, and a deduction of 5 per cent. for policies over five years in force. The full value by the peerage table, with 5 per cent. interest, is allowed for the surrender of children's endowments three years in force and upwards, 90 per cent. of such values to policies two years and under three years in force ; subject in every case to a maximum equal to the amount of premiums paid.

The full cash value by the HM $4\frac{1}{2}$ per cent. table of all bonus additions is allowed in addition to these values in the case of policies which have been in force for two years and upwards.

AUSTRALIAN MUTUAL PROVIDENT SOCIETY—*continued.*X.—*continued.*

The amount of the minimum surrender values (exclusive of bonus additions) which will be allowed for each 100*l.* of assurance for various ages at entry, and for different durations of policies, will be seen from an inspection of the following Tables:—

Under Table A.—By even Annual Premiums over the whole term of life.

Age at Entry.	Minimum Surrender Values at the end of								
	2 Years.	3 Years.	4 Years.	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	1 2 4	2 - 6	2 14 10	3 10 1	8 1 11	12 19 7	18 9 -	24 13 11	31 10 -
25	1 8 -	2 11 -	3 8 9	4 6 9	9 13 2	15 7 -	21 17 -	28 18 6	36 11 2
30	1 12 5	2 19 1	3 19 10	5 1 2	11 6 4	18 2 10	25 11 8	33 12 -	41 19 9
35	1 18 10	3 10 6	4 15 -	6 - -	13 11 4	21 9 -	29 18 11	38 16 7	47 12 8
40	2 6 11	4 5 9	5 16 -	7 6 10	16 3 10	25 5 11	34 16 4	44 5 -	53 10 1
45	2 17 1	5 3 3	6 18 5	8 14 2	19 2 1	29 9 5	39 14 10	49 16 4	59 - 11
50	3 7 9	6 3 -	8 5 3	10 7 11	22 9 -	33 16 5	44 19 7	55 3 10	63 14 4

Under Table J. 55.—Endowment Assurances payable on attaining the age of 55, or sooner in the event of death.

Age at Entry.	Minimum Surrender Values at the end of			
	5 Years.	10 Years.	15 Years.	20 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	6 17 2	16 - 1	28 6 5	38 12 10
25	8 19 9	20 13 1	33 19 10	50 3 11
30	11 15 2	27 4 5	45 4 6	67 4 10
35	16 2 10	37 14 11	63 1 5	100 - -
40	23 18 1	56 1 10	100 - -	-
45	39 16 3	100 - -	-	-
50	100 - -	-	-	-

Under Table D.—Non-participating Endowments for Children, payable on attaining the age of—

Age at Entry.	14 Years.		21 Years.	
	Minimum Surrender Values at the end of			
	5 Years.	10 Years.	5 Years.	10 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
1	28 15 5	57 10 10	15 3 9	30 7 6
2	32 - 10	64 1 8	16 9 2	32 18 4
3	35 18 4	71 16 8	17 17 11	35 15 10
4	40 12 1	100 - -	19 10 5	9 - 10
5	46 6 8	—	21 7 1	42 14 2
6	53 10 5	—	23 8 9	46 17 6
7	62 16 3	—	25 16 8	51 13 4

(Note.)

The Society does not transact business at other than European rates.

In the case of policies on lives which have been rated up the surrender value is the same as if the increased ages were the actual ages of the assured.

J. P. Abbott, Chairman.
Thos. Littlejohn, } Directors.
Alf. W. Meeks, }
Richard Teece, General Manager.

ITINERANT METHODIST PREACHERS' ANNUITANT SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Itinerant Methodist Preachers' Annuitant Society, for the Year ending 28th February 1899.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the year - - - - -	378,694	18	2	Annuities - - - - -	17,226	5	4
Premiums :				Subscriptions returned - - - - -	127	17	10
Subscriptions of Members 8,848 16 -				Interest on Donations on Annuity - -	65	-	-
Subscriptions of Probationers - - - - 897 4 9				Expenses of Management - - - - -	239	2	2
Arrears and Fines - - - - - 723 10 4				Income Tax on Loans and Deposit - -	19	6	-
Marriage Premiums - - - - - 315 15 9	10,785	6	10	Subscriptions over credited last year -	15	-	-
Dividends and Interest :				Pearson's Legacy - - - - -	4	11	10
Dividends - - - - - 11,239 10 1				Amount of Funds at the end of the year, as per Second Schedule - - - - -	388,235	12	-
Interest on Loans and Deposit - - - - 536 5 11	11,775	16	-				
Donations and returned Annuity - - - - - 272 11 -							
Legacy : Saltfleet Chapel - - - - - 2 - -	274	11	-				
Book Room Grant - - - - -	487	12	8				
Increase in the value of Investments, calculated at the market price March 29, 1899 - - - - -	3,914	10	6				
£.	405,932	15	2	£.	405,932	15	2

BALANCE SHEET

Of the Itinerant Methodist Preachers' Annuitant Society, on 28th February 1899.

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Annuity Fund, as per First Schedule -	388,235	12	-	Investments :							
				British Government Securities - - - - -	191	12	-				
				Indian ditto - - - - -	141,131	2	-				
				Colonial Stock - - - - -	50,366	11	6				
				Railways, Ordinary Stock - - - - -	13,037	10	-				
				Railways, Preference Stock - - - - -	112,907	6	9				
				Railways, Debenture Stock - - - - -	42,654	-	-				
				Railways, Guarantee Stock - - - - -	3,999	7	6				
				Gas Companies Stock and Industrial Debentures - - - - -	6,098	18	-				
								370,386	7	9	
				Loans to Connexional Funds and Trustees				13,170	-	-	
				Deposit Account - - - - -				4,405	-	-	
				Cash in hand - - - - -				274	4	3	
£.	388,235	12	-	£.	388,235	12	-				

London : Wesleyan Mission House,
25th April 1899

Walford Green,
G. Stringer Rowe,
Charles H. Kelly,
Henry J. Pope,
Ralph M. Spoor, Steward.

Treasurers.

ITINERANT METHODIST PREACHERS' ANNUITANT SOCIETY—*continued.**(Fifth Schedule.)*

Statement respecting the VALUATION OF THE LIABILITIES under Annuities of the Itinerant Methodist Preachers' Annuitant Society, made by Wilfred Arthur Bowser, the Actuary.

The date up to which the valuation was made is the 28th day of February 1899.

II.

The rules of the society do not prescribe the principles upon which the periodical valuations are to be made, but the principles are determined by the officers, acting under the advice of the actuary. The principle adopted on this occasion is, that of deducting from the present value of the liabilities under the annuity transactions the present value of the future premiums or contributions, if any, receivable thereon, less 5 per cent. reserved for expenses. The difference is the net liability of the society.

The immediate annuities are known sums, being those payable to members already incapacitated to perform the duties of an itinerant Methodist preacher, and to deceased members' widows.

The immediate annuities (donations on annuity) are also known sums, and are payable in cases where a donation has been given to the society on which it has been agreed to pay interest by way of annuity during the donor's life.

In the case of deferred annuities to members and of survivorship annuities to their wives, the annuities are not known sums, and no annuities are presently payable.

In the event of a member being declared, by competent authority, to be incapable of fulfilling the duties of an itinerant Methodist preacher, he becomes entitled to an annuity, the amount of which depends upon and increases according to the number of years he may have "travelled" (i.e., performed the duties of an itinerant Methodist preacher), and is set forth in answer to question 1 of the Sixth Schedule. In the absence of other trustworthy data the probability of a member being an annuitant at each age has been deduced from the experience of the society during the nine years ended on the valuation date (that being the longest period for which the requisite facts are available), and from these probabilities were deduced the relative probability of a member becoming an annuitant during each year of age, subject to the male mortality table. The graduated probabilities, so obtained, are given in answer to question 3, and were utilised, in conjunction with the relative male mortality table, in valuing the liabilities for increasing annuities depending upon the retirement of members from active work and the subscriptions payable by them until that event. The amount of annuity assumed is that payable, according to the scale, upon the supposition that all members commenced the duties of their profession at the age of 24 years, which is six months less than the actual average age, the ages at commencement lying within very narrow limits.

In the event of a member dying and leaving a widow, for whom the requisite marriage premium has been paid, such widow is entitled to an annuity, the amount of which likewise depends upon and increases according to the number of years the member may have "travelled" before he became a supernumerary or died, and is also set forth in answer to question 1 of the Sixth Schedule. For the purposes of valuation the amount of such annuity payable to present wives, if entitled, has been estimated at an annually increasing sum, slightly exceeding the average amount of annuity paid to the widows left by the 418 members who have last died (the ages of whom, alone, are recorded) according to their respective ages at death; and the value of such increasing survivorship annuities has been calculated according to the probability, by the respective mortality tables, of the member predeceasing his wife in each year of age and leaving her an annuitant chargeable to the society for the average sum, so estimated, applicable to his age at death.

The survivorship annuities (wives of supernumeraries) are known sums, being the annuities to which the members' wives will become entitled at the death of the members who are already in receipt of immediate annuities.

In valuing the liability in respect of annuities to widows who may be left by the re-marriage of members who are either now married or are widowers, and by the marriage and re-marriage of members who are now bachelors, it has been assumed that the wives of future marriages will become entitled to annuities of 25*l.* each in the event of their surviving their husbands, and the extra marriage premiums which would be chargeable by the society have been valued as an asset. On the other hand no credit has been taken for the value of annuities which become forfeited if a widow re-marries.

The reserve made in respect of probationers (and a few others) who have not yet been received into membership with the society is the total amount paid by them during their probation or otherwise, and which, in the case of probationers, is returnable to them if they are not admitted as members.

The ages taken in the valuation are, for present annuitants, an age four months younger than that attained by them respectively in the year 1899, and, for all other beneficiaries, the age attained in the year 1899.

III.

The tables of mortality used in the valuation are :

- (A) For Male Lives.—A table deduced from "Observations in reference to the duration of life amongst the clergy of England and Wales," embracing 5,088 entrants, 108,411 years of life, and 3,122 deaths, the facts referring to which were collated by the late Rev. John Hodgson, M.A., secretary of the Clergy Mutual Assurance Society, an adjustment of which is published in the "Journal of the Institute of Actuaries" (Vol. XVII.).
- (B) For Female Lives.—A table based upon the mortality experienced by the Government female annuitants; as regards ages up to 40, upon the experience deduced by the late Mr. A. G. Finlaison, and published in 1860, and, as regards ages over 40 upon, the experience (all durations) deduced by Mr. A. J. Finlaison, C.B., and published in 1883.

ITINERANT METHODIST PREACHERS' ANNUITANT SOCIETY—*continued.*III.—*continued.*

The probabilities of marriage and re-marriage of members adopted in the valuation are those deduced from the experience of the Widows' Funds of the Church of Scotland and the Burgh and Parochial Schoolmasters in Scotland by Mr. D. W. R. Huie, and published in 1868.

The probability of an itinerant Methodist preacher being an annuitant (supernumerary) at each year of age, and the relative probability of becoming an annuitant (subject to the male mortality table) during each year of age, deduced from the experience of the society as above, are as follows:—

Age.	Probability of a Member		Age.	Probability of a Member		Age.	Probability of a Member	
	Being an Annuitant at the age	Becoming an Annuitant within one year.		Being an Annuitant at the age	Becoming an Annuitant within one year.		Being an Annuitant at the Age	Becoming an Annuitant within one year.
24	·00000	·00000	44	·01993	·00232	64	·40972	·11714
25	·00000	·00000	45	·02220	·00298	65	·48022	·13676
26	·00000	·00002	46	·02513	·00380	66	·55280	·15741
27	·00002	·00011	47	·02885	·00484	67	·62476	·17861
28	·00013	·00023	48	·03357	·00582	68	·69334	·19986
29	·00036	·00028	49	·03923	·00663	69	·75618	·22292
30	·00064	·00039	50	·04570	·00722	70	·81201	·24283
31	·00103	·00063	51	·05265	·00765	71	·85903	·25736
32	·00166	·00106	52	·05995	·00790	72	·89652	·25878
33	·00272	·00154	53	·06744	·00864	73	·92432	·24419
34	·00426	·00212	54	·07537	·01012	74	·94360	·20444
35	·00637	·00240	55	·08501	·01287	75	·95566	·15465
36	·00877	·00233	56	·09691	·01708	76	·96288	·12153
37	·01108	·00188	57	·11249	·02278	77	·96766	·11474
38	·01205	·00134	58	·13202	·03031	78	·97162	·11137
39	·01428	·00090	59	·15951	·03959	79	·97495	·09026
40	·01518	·00074	60	·19320	·05129	80	·97740	·04530
41	·01590	·00095	61	·23514	·06471	81	·97850	·78926
42	·01684	·00130	62	·28539	·08087	82	1·00000	
43	·01813	·00182	63	·34412	·09828			

IV.

The rate of interest assumed in the calculations is, by instructions of the officers, 3½ per cent.

V.

The proportion of the annual premium income reserved as a provision for future expenses is 5 per cent.; in addition to which there are other sources of income available for expenses and profit.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Itinerant Methodist Preachers' Annuitant Society for the nine years ended 28th February 1899.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 1st March 1890, the beginning of the period	388,798	7	8	Annuities	159,015	6	7
Subscriptions of Members	79,014	-	-	Interest on Donations on Annuity	1,814	8	2
Previously treated as "Suspense Account."	131	7	4	Subscriptions returned	1,330	2	4
Subscriptions of Probationers	6,986	2	6	Expenses of Management	2,775	16	4
Arrears and Fines	8,375	1	1	Decrease in the value of Investments	19,199	15	8
Marriage Premiums	4,828	1	-	Value of Book Room Grant, written off	75,000	-	-
	99,334	11	11	Income Tax	149	10	11
Interest and Dividends	101,189	19	1	School Fund and Pearson's Legacy	18	7	4
Annuities returned	460	9	3	Special Grants	100	-	-
Donations and Legacies	2,104	9	4	Subscriptions over-credited	15	-	-
Donations on Annuity	1,350	-	-	Book Room Grant unpaid (1893)	1,000	-	-
Grants by the Wesleyan Methodist Conference from the Book Room	10,642	2	8	Amount of Funds on 28th February 1899, the end of the period	388,235	12	-
Increase in the value of Investments	44,773	19	5				
£.	648,653	19	4	£.	648,653	19	4

ITINERANT METHODIST PREACHERS' ANNUITANT SOCIETY—*continued.*

VII.

SUMMARY AND VALUATION of the Itinerant Methodist Preachers' Annuitant Society,
as at 28th February 1899.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE ANNUITIES FOR VALUATION.				VALUATION.			
	Number of Con- tracts.	Amount Annuities.	Yearly Contri- butions.	Yearly Contri- butions less 5 per cent.	Value by Special Mortality and other Tables set forth in answer to Question 3. Interest 3½ per cent.			
					Annu- ties.	Contri- butions.	Contri- butions less 5 per cent.	Net Liability.
I.—IMMEDIATE ANNUITIES.		£. s. d.	£.	£.	£.	£.	£.	£.
Supernumeraries - - - -	307	8,951 19 -	—	—	61,537	—	—	61,537
Widows - - - - -	394	7,919 13 1	—	—	67,122	—	—	67,122
Donations on Annuity - - -	3	70 - -	—	—	307	—	—	307
II.—DEFERRED ANNUITIES.								
Members on becoming Super- numeraries - - - - -	1,380	(a) 25,082 13 6	8,280	7,866	183,906	85,636	81,354	102,552
III.—SURVIVORSHIP ANNUITIES.								
Members' Wives - - - - -	1,180	(b) 18,358 18 1						
Supernumeraries' Wives - -	197	4,657 1 -	—	—	115,466	—	—	115,466
					18,229	—	—	18,229
IV.—CONTINGENT ANNUITIES TO WIDOWS.								
By Re-marriage of 1,264 Married Members - - - - -	—	—	—	—	10,244	(c) 657	624	9,620
By Re-marriage of 72 Widowers -	—	—	—	—	3,762	(c) 201	191	3,571
By Marriage and Re-marriage of 44 Bachelors - - - - -	—	—	—	—	2,816	(c) 98	93	2,723
V.—Extra premiums payable	3,461	65,040 4 8	8,280	7,866	463,389	86,592	82,262	381,127
VI.—Payments made by Probationers and others	—	—	609	—	609	—	—	609
	—	—	—	—	2,085	—	—	2,085
TOTAL of the Results	3,461	65,040 4 8	8,889	7,866	466,083	86,592	82,262	383,821

(a) Subject to annual increments (to a nominal maximum of 83,145*l.*) as explained in answer to Question 2.(b) Subject to annual increments (to a nominal maximum of 61,213*l.* 14*s.* 6*d.*) as explained in answer to Question 2—
38 Wives being entitled to half annuities only.

(c) Estimated Value of Marriage Premiums.

VIII.

VALUATION BALANCE SHEET of the Itinerant Methodist Preachers' Annuitant Society,
as at 28th February 1899.

	£. s. d.		£. s. d.
Net Liability under Annuity transactions (as per Summary Statement provided in Schedule 5)	383,821 - -	Annuity Fund (as per Balance Sheet under Schedule 2)	388,235 12 -
Surplus (not admitted to be divisible)	4,414 12 -		
£. 388,235 12 -		£. 388,235 12 -	

IX.

(1) The profit made by the society was 4,414*l.* 12*s.* This is after providing for the sum of 75,000*l.*, being the value placed upon the "Book Room Grant," and included in the assets of the society at the last valuation, which sum has been entirely written off during the present valuation period. The undivided profit from the last valuation was 8,939*l.* 7*s.* 8*d.*; but this was arrived at on different principles of valuation, and on the assumption that a higher rate of interest would be earned, so that the results of the two valuations are not properly comparable.

(2) No profit was divided among the members.

Walford Green,
Charles H. Kelly,
Henry J. Pope,
G. Stringer Rowe,
Ralph M. Spoor, Steward,
Wilfred A. Bowser, Actuary.

ITINERANT METHODIST PREACHERS' ANNUITANT SOCIETY—*continued.*

(Sixth Schedule).

Statement of the ANNUITY BUSINESS of the Itinerant Methodist Preachers' Annuitant Society,
on the 28th day of February 1899.

I.

The published table of Deferred and Survivorship Annuity benefits which is in use at the date
above mentioned.

Years of Travelling.	Deferred Annuity to a Super-numerary.	Survivorship Annuity to a Widow.	Years of Travelling.	Deferred Annuity to a Super-numerary.	Survivorship Annuity to a Widow.	Years of Travelling.	Deferred Annuity to a Super-numerary.	Survivorship Annuity to a Widow.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
5	6 1 -	5 6 -	24	17 12 -	15 8 -	43	35 15 -	31 5 8
6	6 6 6	5 10 8	25	18 14 -	16 7 4	44	36 17 -	32 5 -
7	6 12 -	5 15 6	26	19 5 -	16 17 -	45	37 19 -	33 4 2
8	7 3 -	6 5 4	27	20 7 -	17 16 2	46	39 1 -	34 3 6
9	7 14 -	6 14 10	28	20 18 -	18 5 10	47	40 3 -	35 2 8
10	8 5 -	7 4 6	29	21 9 -	18 15 6	48	41 16 -	36 11 6
11	8 16 -	7 14 -	30	22 - -	19 5 -	49	43 9 -	38 - 6
12	9 7 -	8 3 8	31	22 11 -	19 14 8	50	45 2 -	39 9 4
13	9 18 -	8 13 4	32	23 13 -	20 14 -	51	46 15 -	40 18 2
14	10 9 -	9 3 -	33	24 15 -	21 13 2	52	48 5 -	42 4 6
15	11 - -	9 12 6	34	25 17 -	22 12 6	53	49 15 -	43 10 8
16	11 11 -	10 2 2	35	26 19 -	23 11 8	54	51 5 -	44 17 -
17	12 2 -	10 11 10	36	28 1 -	24 11 -	55	52 15 -	46 3 2
18	12 13 -	11 1 6	37	29 3 -	25 10 2	56	54 5 -	47 9 6
19	13 15 -	12 - 8	38	30 5 -	26 9 6	57	55 15 -	48 15 8
20	14 17 -	12 19 2	39	31 7 -	27 8 8	58	57 5 -	50 2 -
21	15 8 -	13 9 6	40	32 9 -	28 8 -	59	58 15 -	51 8 2
22	16 10 -	14 8 10	41	33 11 -	29 7 2	60	60 5 -	52 14 6
23	17 1 -	14 18 6	42	34 13 -	30 6 6			

The Annual Premium for both benefits is 6*l.*, with 4*l.* 4*s.* additional in the case of a member residing abroad. The Marriage Premiums charged are as follows: For a first marriage, 5*l.* 5*s.*, and an additional 1*l.* 1*s.* for each year that the wife is younger than her husband up to 20 years; for a second marriage, 10*l.* 10*s.*, and for a third marriage 15*l.* 15*s.*, with, in each case, an additional premium for each year that the wife is younger than her husband, according to the following scale, provided the disparity in age is not more than 20 years. Age of member, if 35 or under, 2*l.* 12*s.* 6*d.*, if from 36 to 40 inclusive, 3*l.* 3*s.*, if from 41 to 50 inclusive, 4*l.* 4*s.*, and if from 51 to 60 inclusive, 5*l.* 5*s.*

The Annuities are payable half-yearly.

VII.

Statement of the total amount of Immediate Annuities on Lives, distinguishing the amount for each
Year of Life, and for each Sex.

Born in the Year.	Age.	Males.	Females.	Born in the Year.	Age.	Males.	Females.
	Yrs. m'ths.	£. s. d.	£. s. d.		Yrs. m'ths.	£. s. d.	£. s. d.
1869	29 8	- - -	7 14 -	1826	72 8	293 3 -	266 12 2
1863	35 8	- - -	6 14 10	1825	73 8	864 1 -	274 2 5
1861	37 8	7 3 -	21 14 4	1824	74 8	201 17 -	200 9 4
1860	38 8	- - -	19 9 11	1823	75 8	199 2 -	245 14 4
1859	39 8	8 5 -	5 10 8	1822	76 8	354 4 -	415 16 8
1858	40 8	- - -	12 19 2	1821	77 8	353 2 -	249 6 6
1857	41 8	- - -	74 11 6	1820	78 8	315 19 -	260 7 7
1856	42 8	- - -	24 1 4	1819	79 8	196 7 -	332 11 10
1855	43 8	- - -	32 9 11	1818	80 8	301 19 -	212 4 4
1854	44 8	26 8 -	5 10 8	1817	81 8	247 10 -	291 13 8
1853	45 8	14 7 -	48 11 8	1816	82 8	193 3 -	203 2 6
1852	46 8	39 12 -	60 13 4	1815	83 8	244 15 -	141 19 10
1851	47 8	10 9 -	71 9 8	1814	84 8	141 18 -	34 3 6
1850	48 8	15 8 -	110 14 2	1813	85 8	197 3 -	53 18 2
1849	49 8	28 12 -	71 4 4	1812	86 8	114 8 -	29 7 2
1848	50 8	37 8 -	65 19 -	1811	87 8	152 18 -	81 6 10
1847	51 8	21 9 -	47 11 8	1810	88 8	- - -	92 17 10
1846	52 8	38 11 -	88 11 10	1809	89 8	32 9 -	- - -
1845	53 8	103 19 -	89 10 6	1808	90 8	- - -	27 8 8
1844	54 8	35 4 -	160 15 4	1807	91 8	33 11 -	- - -
1843	55 8	39 12 -	157 3 4	1806	92 8	33 11 -	- - -
1842	56 8	101 4 -	122 19 6	1805	93 8	- - -	41 7 10
1841	57 8	79 4 -	72 13 10				
1840	58 8	153 9 -	306 1 4			£. 8,951 19 -	7,919 13 1
1839	59 8	201 6 -	137 3 8				
1838	60 8	143 - -	131 17 10				
1837	61 8	121 11 -	174 4 10				
1836	62 8	309 13 -	76 5 10				
1835	63 8	320 2 -	205 15 4				
1834	64 8	369 12 -	206 14 8				
1833	65 8	249 14 -	321 5 8				
1832	66 8	243 13 -	236 16 6				
1831	67 8	481 5 -	375 18 3				
1830	68 8	363 - -	252 9 4				
1829	69 8	354 4 -	198 11 2				
1828	70 8	410 6 -	200 9 6				
1827	71 8	153 9 -	262 13 6				

Donations on Annuity.

	Nearest Birthday.	
1825	74	25 - -
1820	79	10 - -
1805	93	35 - -
		70 - -
£.	8,951 19 -	7,989 13 1

ITINERANT METHODIST PREACHERS' ANNUITANT SOCIETY—continued.

VIII.

The Amount of all Annuities other than those specified under Heading No. 7.

	Amount of Annuities.	Annual Premiums receivable.	Consideration Money. (Marriage Premiums.)	Total Amount of (Annual) Premiums received.
	£. s. d.	£.	£.	£.
Deferred Annuities—Members	(a) 25,082 13 6	8,280	—	192,120
Survivorship Annuities — Members' Wives	(b) 18,358 18 1		10,128	
Survivorship Annuities — Super-numeraries' Wives	4,657 1 —	—	1,690	(Not distin- guishable.
£.	48,098 12 7	8,280	11,818	192,120

(a) Subject to annual increments (to a nominal maximum of 83,145*l.*) as explained in answer to Question 2, Schedule 5.
(b) Subject to annual increments (to a nominal maximum of 61,213*l.* 14*s.* 6*d.*) as explained in answer to Question 2, Schedule 5—38 wives being entitled to half annuities only.

IX.

The Average Rate of Interest at which the Fund of the Society was invested at the close of each year during the period since the last investigation.

Year to 28th February.	On Total Funds.	On Funds exclusive of Value of Book Room Grant.
	£. s. d.	£. s. d.
1891	2 14 9 per cent.	3 7 10 per cent.
1892	2 16 11 „	3 9 2 „
1893	2 18 3 „	3 8 4 „
1894	2 17 10 „	3 5 8 „
1895	2 10 10 „	3 5 6 „
1896	2 10 — „	3 1 10 „
1897	3 — 3 „	3 1 — „
1898	3 1 6 „	3 1 6 „
1899	3 2 5 „	3 2 5 „
Average £.	2 18 11 per cent.	3 4 7 per cent.

(Note.)

The above shows the effective rate of interest earned in each year, calculated by the formula now in general use, viz:—

$$100 \cdot \frac{2 I}{A + B - I}.$$

Where I represents the amount received for interest during the year, A the fund at the beginning of the year, and B the fund at the end of the year.

Walford Green,
Charles H. Kelly, } Treasurers.
Henry J. Pope,
G. Stringer Rowe,
Ralph M. Spoor, Steward.
Wilfred A. Bowser, Actuary.

ABSOLUTE LIFE ASSURANCE COMPANY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Absolute Life Assurance Company (Limited), for the Year ended 31st December 1898.

	£.	s.	d.		£.	s.	d.
Amount of Funds, 1st January 1898	28,415	3	3	Claims paid	510	-	-
Shareholders' Capital paid	2,331	10	-	Commission paid, including commuted commission	496	2	5
Premiums received (less Re-assurances)	3,702	3	1	Expenses of Management, including Trustees' Fees, Salaries, Stamps, Legal and Accountancy Charges, Stationery, Advertising, and all incidental expenses	4,375	8	11
Premiums outstanding on old business (since paid)	623	13	5	Interest on Debentures and Loans	1,128	4	11
Premiums outstanding in respect of Policies dated 31st December 1898, the premiums of which were only paid in 1899	597	15	4				
	4,923	11	10	Depreciation in value of Stocks, forming Statutory Deposit			
Transfer Fees	14	-	-	Amount of Funds, 31st December 1898	29,712	10	8
Assignment Fees	-	15	-				
Fines and Fees	-	18	9				
Interest on Investments	890	14	4				
	£.	36,576	13	2	£.	36,576	13
							2

BALANCE SHEET

Of the Absolute Life Assurance Company (Limited), on 31st December 1898.

LIABILITIES.	£.	s.	d.	£.	s.	d.	ASSETS.	£.	s.	d.
Nominal Capital	100,000	-	-				Investments:			
Subscribed Capital:							3,450 <i>l.</i> Stock East Indian Railway Company's Deferred Annuity, Class D.	5,796	-	-
(61,265 Ordinary Shares of 1 <i>l.</i> each)	61,265	-	-				3,529 <i>l.</i> Great Eastern Railway Company's 4 per Cent. Debenture Stock	5,046	9	5
500 Founders' Shares of 1 <i>l.</i> each	500	-	-				3,650 <i>l.</i> Great Indian Peninsula Railway Company's 4 per Cent. Debenture Stock	5,018	10	-
	61,765	-	-				4,724 <i>l.</i> 10 <i>s.</i> North British Railway Company's Consolidated 3 per Cent. Lien Stock	5,008	8	11
Less Calls due but not paid	62	-	-				(Valued at Market Prices on 31st December 1898.)			
	61,703	-	-				Note.—The above Securities are deposited with the Paymaster-General, in accordance with the Life Assurance Companies Act, 1870.			
Deduct uncalled Capital	47,917	5	-				4,027 <i>l.</i> London and North-Western Railway Company's 4 per Cent. Preference Stock at cost	6,167	6	5
				13,785	15	-	1,670 <i>l.</i> Great Northern Railway Company's 3 per Cent. Preference Stock at cost	1,799	8	6
Mortgage Debentures	20,000	-	-				400 <i>l.</i> Consols at cost	450	7	-
Life Assurance Fund	10,375	-	2				Cash at Bank, forming part of Life Assurance Fund	796	9	6
	44,160	15	2				Outstanding Premiums to be paid to above Fund when received	1,221	8	0
Less amount of Capital spent in establishing and extending the business after providing the above Life Assurance Fund	14,448	4	6					10,375	-	2
				29,712	10	8	Mortgage within the United Kingdom	2,500	-	-
Sundry Creditors, including Fees, Law Costs, Commission, &c.	2,735	19	5				Agents' Balances	145	15	3
Interest accrued but not due on Debentures and Loans	565	-	-				Fixtures, Fittings, Stamps, Stationery on hand, &c.	965	1	3
				3,300	19	5	Interest accrued on Investments quoted ex div.	379	17	1
Loan on Mortgage (see contra)				2,500	-	-	Cash at Bank and in hand	278	8	
								£.	35,513	10
				£.	35,513	10				1

C. Armstrong Dash, Chairman.
 Zebulon Mennell,
 E. Johnston Gordon,
 R. J. Pope,
 J. A. Hanbury,
 Henry R. Pope, Principal Officer.

S U M M A R Y

OF THE

LIFE ASSURANCE AND ANNUITY REVENUE ACCOUNTS,

AND OF THE

GENERAL BALANCE SHEETS.

In compiling this Summary the Accounts of twelve Companies making Returns to the Board of Trade, namely, the Law Reversionary Interest Society (Limited), the Australian Mutual Provident Society, the Colonial Mutual Life Assurance Society (Limited), the Equitable Life Assurance Society of the United States, the Supreme Court Independent Order of Foresters (of Toronto), the Mutual Life Association of Australasia, the Mutual Life Insurance Company of New York, the Mutual Reserve Fund Life Association of New York, the National Mutual Life Association of Australasia (Limited), the New York Life Insurance Company, the Phénix Life Assurance Company (of Paris), and the Sun Life Assurance Company of Canada, have been omitted. The business of the first of these is not ordinary Assurance, and the others are Colonial and Foreign Companies, the extent of whose business in the United Kingdom is not officially made known.

ORDINARY LIFE COMPANIES.

NAME.	Page.	INCOME							
		Date.	Premiums.	Consi- deration for An- nuities.	Interest (less Tax).	Increase in Value of Invest- ments.	Fines, Fees, &c.	Miscel- laneous.	
			£.	£.	£.	£.	£.	£.	
Absolute (Limited) - - -	340	31 Dec. 1898	4,924	—	891	—	16	2,331	Capital.
Abstainers & Gen.(Ld.)(Or.Br.)	284	31 Dec. "	24,194	—	3,350	—	—	—	—
Alliance - - - - -	213	31 Dec. "	322,944	27,358	111,622	—	133	—	—
Atlas - - - - -	134	31 Dec. "	146,265	—	58,891	—	62	—	—
British Empire - - -	57	31 Dec. "	271,581	58,998	101,820	—	129	—	—
British Equitable - - -	231	31 Jan. 1899	135,893	—	64,945	108,388	167	—	—
British Homes (Limited) -	185	31 Dec. 1898	1,636	—	24	—	—	—	—
British Life (Limited) - -	102	31 Dec. "	4,988	—	548	—	6	—	—
British Natural Premium (Limited) - - - - -	243	31 Dec. "	50,917	—	1,936	—	24	{ 2,511 32,508 2,892	Debentures Capital Premium on shares
Caledonian - - - - -	42	31 Dec. "	186,151	34,237	56,228	1,281	129	—	—
City of Glasgow - - - -	203	20 Jan. 1899	225,430	18,113	86,849	43,079	113	—	—
Clergy Mutual - - - - -	160	31 May "	253,219	785	151,575	1,267	337	—	—
Clergy Pensions - - - -	122	31 Dec. 1898	38,194	—	7,837	—	—	1,500	Expense reserve -
Clerical, Medical & General -	272	30 June 1899	293,774	—	133,011	—	438	—	—
Commercial Union (Limited)	52	31 Dec. 1898	256,215	12,511	113,207	11,859	253	—	—
Co-operative (Limited) - -	13	31 Dec. "	3,531	—	633	—	1	—	—
Customs Fund - - - - -	182	5 Jan. 1899	12,815	777	20,894	—	—	3,354	Timber-measuring &c.
Eagle - - - - -	16	31 Dec. 1898	168,919	164,656	98,311	—	—	—	—
Economic - - - - -	295	31 Dec. "	233,708	126,045	149,543	88,897	162	—	—
Edinburgh - - - - -	32	31 Dec. "	278,958	45,986	122,515	—	125	—	—
English and Scottish Law -	37	31 Dec. "	208,248	29,967	83,387	—	104	—	—
Equitable - - - - -	119	31 Dec. "	193,625	23,894	150,895	—	122	—	—
Equity and Law - - - -	11	31 Dec. "	315,623	10,991	101,367	24,572	200	—	—
Friends' Provident - - -	294	20 Nov. 1899	177,352	23,051	106,297	1,424	—	—	—
General - - - - -	118	31 Dec. 1898	198,751	5,833	59,833	3,930	40	—	—
Gresham (Limited) - - -	117	31 Dec. "	969,731	144,658	269,597	—	38	—	—
Guardian (Limited) - - -	103	31 Dec. "	210,565	18,695	112,396	4,385	98	—	—
Hand-in-Hand - - - - -	89	31 Dec. "	187,517	58,704	*98,057	—	66	—	{ * Including interest on Fire Fund
Imperial Life - - - - -	197	31 Jan. 1899	227,684	10,509	88,278	1,815	328	{ 1,140 255	{ Fire Liquidation Ac- count, "England" Health Fund
Itinerant Methodist Preachers'	334	28 Feb. "	10,642	—	11,687	3,915	—	762	Donations, &c. -
Lancashire - - - - -	180	31 Dec. 1898	99,017	2,753	37,785	—	—	—	—
Law Life - - - - -	183	31 Dec. "	253,982	93,153	139,036	26,556	92	—	—
Law Union and Crown - -	139	31 Dec. "	322,234	39,950	146,729	—	334	—	—
Legal and General - - -	12	31 Dec. "	283,368	34,767	114,047	15,551	5	—	—
Life and Health (Limited) (11 months).	202	31 Dec. "	209	—	7	—	—	—	—
Life of Scotland - - - -	142	5 April 1899	399,001	43,696	178,090	—	484	—	—
Liverpool & London & Globe	143	31 Dec. 1898	241,284	184,283	197,745	—	163	—	—

ORDINARY LIFE COMPANIES.

OUTGO.											NAME.
Claims.	Cash Bonuses and Reduction of Premiums.	Surrenders.	Annuities.	Commission.	Expenses of Management.	Interest, Dividends, and Bonuses to Shareholders.	Bad Debts.	Decrease in Value of Investments.	Miscellaneous.		
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.		
510	—	—	—	486	5,504	—	—	364	—	—	Absolute (Limited).
4,905	—	953	—	2,213	3,899	—	—	—	—	—	Abstainers & Gen. (Ld.) (Or.Br.).
22,638	1,292	12,650	14,407	22,374	9,911	—	9	—	—	—	Alliance.
30,539	11,611	7,646	2,120	7,330	15,043	4,053	—	—	—	—	Atlas.
82,304	2,789	18,603	12,574	14,904	31,102	—	—	*115,326	—	* Rupee adjustment	British Empire.
30,867	—	5,336	5	9,758	27,300	3,263	185	—	—	—	British Equitable.
—	—	—	—	354	678	—	—	—	—	—	British Homes (Limited).
487	—	—	—	1,015	3,512	—	—	—	—	—	British Life (Limited).
22,074	—	—	—	11,012	30,573	—	2,000	—	—	—	British Natural Premium (Ld.).
22,937	—	13,771	15,607	10,567	18,752	—	—	—	—	—	Caledonian.
84,466	422	6,082	16,447	18,814	23,291	10,800	2,076	—	—	—	City of Glasgow.
05,324	52,926	15,355	2,792	—	16,314	—	—	—	—	—	Clergy Mutual.
1,860	—	2,932	2,238	—	1,800	—	—	—	10,156	Dilapidations, &c.	Clergy Pensions.
43,647	13,942	17,756	1,312	13,176	22,989	7,500	—	—	—	—	Clerical, Medical & General.
09,896	44,710	12,443	2,998	11,500	22,201	55,695	6	—	103	Exchange	Commercial Union (Limited).
810	—	44	—	191	250	—	—	—	—	—	Co-operative (Limited).
44,939	—	1,007	1,519	—	1,981	—	—	—	97	Benevolent Grants	Customs Fund.
78,657	5,270	16,433	30,549	10,059	21,582	8,536	—	—	—	—	Eagle.
19,016	4,713	9,385	20,722	9,350	21,376	—	138	—	—	—	Economic.
06,698	—	34,272	37,937	10,819	25,988	9,500	—	—	—	—	Edinburgh.
70,969	832	11,037	36,893	13,443	24,234	9,000	—	—	—	—	English and Scottish Law.
39,887	697	7,667	3,051	—	13,079	—	—	—	—	—	Equitable.
52,993	7,767	9,309	11,102	15,102	16,258	10,500	—	—	—	—	Equity and Law.
53,927	23,734	4,208	27,230	6,017	10,440	—	—	—	—	—	Friends' Provident.
16,138	4,497	11,385	11,090	16,675	21,689	19,436	90	—	—	—	General.
19,743	—	53,689	167,387	92,217	125,401	1,119	2,754	13	—	—	Gresham (Limited).
55,285	2,271	6,892	19,534	9,600	19,797	—	—	—	—	—	Guardian (Limited).
76,079	76,985	4,165	20,159	5,655	17,470	—	—	27,856	822	{ Excess of fire losses, &c. over net premiums }	Hand-in-Hand.
00,790	5,612	14,429	6,587	10,790	22,991	—	1	—	28	Exchange	Imperial Life.
—	—	—	17,226	—	239	—	—	—	—	—	Itinerant Methodist Preachers'.
3,750	13,487	3,869	679	4,840	10,490	—	—	—	—	—	Lancashire.
0,056	5,055	6,327	13,775	11,767	16,891	7,145	—	—	9,537	General Fund	Law Life.
4,984	—	21,534	27,948	15,006	27,910	—	—	—	—	—	Law Union and Crown.
1,722	6,307	14,151	43,285	15,685	17,920	14,500	—	—	—	—	Legal and General.
—	—	—	—	43	24	—	—	—	—	—	Life and Health (Limited). (11 months).
7,687	13,389	12,476	45,840	13,944	43,209	12,909	—	—	—	—	Life of Scotland.
3,904	—	13,798	167,575	10,793	20,039	86,903	—	—	—	—	Liverpool & London & Globe.

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ORDINARY LIFE COMPANIES—continued.

N A M E.	Page.	I N C O M E.							
		Date.	Premiums.	Consi- deration for An- nuities.	Interest (less Tax).	Increase in Value of Invest- ments.	Fines, Fees, &c.	Miscel- laneous.	
			£.	£.	£.	£.	£.	£.	
London and Lancashire -	40	31 Dec. 1898	240,917	—	48,428	—	65	—	—
London Assurance - -	7	31 Dec. „	156,088	—	83,226	313	54	—	—
London, Ed. & Glasgow (Ltd.) (Participating Branch).	229	31 Dec. „	35,834	—	2,750	—	20	—	—
London Life (Limited) - -	110	31 Dec. „	355,292	—	166,875	2,073	—	—	—
Marine and General - -	9	31 Dec. „	* 94,667	794	36,467	—	71	—	(* Including insurance of Effects - -)
Metropolitan - - -	101	31 Dec. „	163,124	—	77,799	—	—	—	—
National Mutual - - -	169	31 Dec. „	186,382	10,308	91,604	17,220	350	—	—
National of Ireland - -	226	31 Dec. „	18,582	802	8,873	927	5	—	—
National Provident - -	34	20 Nov. „	421,131	13,500	198,136	—	313	—	—
North British and Mercan- tile.	71	31 Dec. „	755,172	253,230	408,539	—	302	—	—
Northern - - - -	137	31 Dec. „	254,784	77,356	130,266	—	—	—	—
Norwich Union Life - -	100	31 Dec. „	384,140	55,654	137,672	23,309	179	—	—
Patriotic - - - -	120	31 Dec. „	19,965	—	6,458	—	10	—	—
Pelican - - - -	141	31 Dec. „	119,688	2,837	56,964	—	50	—	—
Pioneer (Limited) - -	56	31 Mar. 1899	9,756	—	1,291	—	2	—	—
Provident - - - -	6	31 Dec. 1898	233,752	—	122,005	—	59	—	—
Provident Clerks' - -	4	31 Dec. „	146,431	3,614	76,804	—	81	—	—
Provident Free Home (Ltd.)	315	31 Dec. „	83,236	—	19,160	5,276	—	—	—
Prudential (Ltd.) (Ord. Br.)	127	31 Dec. „	2,967,502	102,106	520,758	—	—	—	—
Refuge (Limited) (Ord. Br.)	1	31 Dec. „	257,885	—	22,903	—	99	—	—
Rock - - - -	136	31 Dec. „	150,735	36,047	83,232	—	2,473	—	—
Royal - - - -	107	31 Dec. „	462,732	66,810	208,443	—	196	—	—
Royal Exchange - - -	123	31 Dec. „	205,222	36,175	91,071	—	—	—	—
Royal National Pension Fund for Nurses.	28	31 Dec. „	50,894	13,182	13,170	—	4	6,648	Donation Bonus Fund
Sceptre (Limited) - -	162	31 Dec. „	66,183	—	28,923	—	108	—	—
Scottish Accident (Limited)	39	31 Dec. „	5,920	—	155	—	1	—	—
Scottish Amicable - -	41	31 Dec. „	238,644	64,540	145,980	—	85	—	—
Scottish Equitable - -	109	1 Mar. 1899	358,601	—	135,598	11,491	693	—	—
Scottish Imperial - -	161	31 Dec. 1898	55,600	—	20,655	—	51	—	—
Scottish Life (Limited) -	106	31 Dec. „	63,281	10,890	17,020	—	20	—	—
Scottish Metropolitan (Ltd.)	260	31 Dec. „	66,875	2,036	14,621	—	—	15,107	Premium on shares -
Scottish Provident - -	26	31 Dec. „	641,488	83,281	395,144	—	615	—	—
Scottish Temperance (Ltd.) -	201	31 Dec. „	85,892	—	15,895	—	36	1,500	{ Accident and Genl. Fund - - - }
Scottish Union and National	75	31 Dec. „	315,059	10,352	142,036	—	165	—	—
Scottish Widows' Fund -	33	31 Dec. „	998,702	12,811	544,574	—	1,043	—	—
Sickness, Accident, and Life (Limited).	27	31 Dec. „	2,612	424	41	—	—	10,000	Special Reserve
Standard - - - -	38	15 Nov. „	820,320	162,380	341,775	—	1,150	—	—

ORDINARY LIFE COMPANIES—*continued*.

O U T G O.											N A M E.
Claims.	Cash Bonuses and Reduction of Premiums.	Sur-renders.	An-nuities.	Com-mission.	Expenses of Manage-ment.	Interest, Dividends, and Bonuses to Share-holders.	Bad Debts.	Decrease in Value of Invest-ments.	Miscel-laneous.	—	
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.		
137,226	5,620	14,075	—	23,441	37,950	3,500	—	—	—	—	London and Lancashire.
141,610	6,008	12,225	2,794	6,422	12,453	15,909	—	—	—	—	London Assurance.
11 600	2	335	—	4,546	2,631	682	—	—	912	(Non-Participating Branch)	London, Ed. & Glasgow (Ltd.), (Participating Branch).
263 417	207,009	7,291	—	—	15,997	—	—	—	—	—	London Life (Limited).
48,372	680	3,785	4,683	5,329	13,519	—	—	—	—	—	Marine and General.
136,429	68,361	4,760	—	—	12,803	—	—	—	—	—	Metropolitan.
188,239	17,318	9,571	10,923	5,565	21,191	—	—	—	—	—	National Mutual.
21,826	—	905	7,200	1,136	1,365	217	—	—	—	—	National of Ireland.
358,564	163,185	16,319	5,006	15,173	*41,667	—	—	—	—	(*Including 7,000£. to Super. Fund)	National Provident.
652,320	6,037	26,072	246,962	42,299	64,168	—	45	—	—	—	North British and Mercantile.
255,330	—	14,371	22,525	12,033	14,571	—	—	—	—	—	Northern.
315,075	7,717	24,561	33,711	27,115	33,533	—	—	—	—	—	Norwich Union Life.
6,578	—	554	—	1,278	2,758	—	—	—	—	—	Patriotic.
125,617	1,673	6,902	1,345	6,675	10,381	12,500	—	—	—	—	Pelican.
3,111	—	20	—	2,496	3,916	—	6	398	—	—	Pioneer (Limited).
257,638	32,441	12,589	—	10,461	24,142	11,076	6	—	—	—	Provident.
112,220	91,209	8,015	11,157	6,942	17,768	—	—	—	—	—	Provident Clerks'.
19,494	572	7,563	—	20,820	8,089	1,380	—	—	—	—	Provident Free Home (Ltd.).
975,013	53,601	112,465	78,219	207,724	89,026	—	—	—	52,194	To Industrl. Branch	Prudential (Ltd.) (Ord. Br.).
70,261	—	3,683	—	19,630	6,000	3,695	—	—	—	—	Refuge (Limited) (Ord. Br.).
138,386	403	7,135	40,437	7,678	20,957	—	—	4,510	—	—	Rock.
333,796	596	21,982	29,196	25,084	36,297	—	—	—	—	—	Royal.
207,910	11,685	6,610	38,293	14,670	18,389	—	79	—	—	—	Royal Exchange.
—	—	14,987	2,715	—	2,341	—	—	—	—	—	Royal National Pension Fund for Nurses.
20,837	—	1,998	—	3,680	5,487	629	—	—	—	—	Sceptre (Limited).
1,700	—	—	—	761	1,021	—	—	—	—	—	Scottish Accident (Limited).
225,543	—	19,589	25,876	9,223	25,345	—	—	—	—	—	Scottish Amicable.
280,486	15,123	18,076	—	13,516	35,260	—	—	—	—	—	Scottish Equitable.
37,928	399	2,793	81	3,496	7,075	4,500	—	—	284	(Fire Liquidation Account)	Scottish Imperial.
6,763	—	1,432	7,075	3,778	7,356	—	—	—	—	—	Scottish Life (Limited).
26,291	—	2,142	2,889	4,326	8,889	710	—	—	—	—	Scottish Metropolitan (Ltd.).
499,368	—	16,212	83,843	15,764	54,630	—	—	—	—	—	Scottish Provident.
12,092	4,138	1,360	370	4,678	10,611	4,386	—	—	—	—	Scottish Temperance (Ltd.).
288,781	3,025	9,110	10,376	12,508	30,770	—	3	—	—	—	Scottish Union and National.
976,506	5,616	54,126	21,339	32,817	64,943	—	—	—	—	—	Scottish Widows' Fund.
—	—	—	4	483	522	—	—	—	—	—	Sickness, Accident, and Life (Limited).
708,790	—	45,389	76,864	43,635	106,607	20,000	—	—	—	—	Standard.

ORDINARY LIFE COMPANIES—*continued.*

NAME.	Page.	INCOME.							
		Date.	Premiums.	Consi- deration for An- nuities.	Interest (less Tax).	Increase in Value of Invest- ments.	Fines, Fees, &c.	Miscel- laneous.	
Star - - - - -	18	31 Dec. 1898	£. 551,747	£. 8,659	£. 158,164	£. 15,192	£. 315	£. —	—
Sun Life - - - - -	35	31 Dec. „	432,261	69,492	146,838	—	201	—	—
Union - - - - -	44	31 Dec. „	344,885	—	82,961	3,832	49	—	—
United Kent Life (Limited)	133	25 Mar. 1899	40,827	12,396	25,734	—	44	—	—
United Kingdom Temper- ance and General.	87	31 Dec. 1898	471,040	4,980	242,019	—	401	—	—
Universal - - - - -	46	31 Dec. „	76,442	—	38,924	—	52	309	Unclaimed Dividends
University - - - - -	126	30 Apr. 1899	57,663	—	39,830	—	68	—	—
Victoria Mutual (Limited) -	3	31 Dec. 1898	11,223	—	3,542	—	6	—	—
Vulcan (Limited) - - -	159	31 Dec. „	*5,601	—	54	—	—	—	{ * Including Accident Premiums - - - }
Westminster and General -	10	31 Dec. „	57,362	—	25,271	—	71	—	—
Yorkshire - - - - -	200	28 Feb. 1899	73,789	27,786	32,341	—	49	—	—
		TOTAL - £.	20,829,017	2,356,812	8,390,852	416,552	13,725	80,817	

INDUSTRIAL LIFE COMPANIES

Abstainers and General (Ltd.) (Industrial Branch).	284	31 Dec. 1898	11,059	—	650	—	—	—	—
British Legal (Limited) -	246	30 June 1899	110,755	—	5,884	—	10	—	—
British Workman's and General (Limited).	274	30 April „	606,344	—	14,341	—	620	—	—
London and Manchester (Ltd.)	88	24 Mar. „	94,103	900	4,890	—	242	—	—
London, Edinburgh, and Glas- gow (Ltd.) (Non-Parteg. Br.).	229	31 Dec. 1898	283,951	—	2,845	—	36	912	Participating Branch
Methodist and General (Ltd.)	212	31 Dec. „	59,687	9,405	1,189	—	—	—	—
National Guardian (Limited) (18 months).	273	31 Dec. „	16,187	—	441	3,451	—	{ 9,992 10,339 18,731	Cap. bight. into Life Acct. Capital - - - On transfer of businesses
New Era (Ltd.) (14 months)	245	31 Dec. „	7,252	—	528	—	3	{ 38,116 14	Capital - - - Fidelity Fund - - -
Pearl (Limited) - - -	241	31 Dec. „	622,783	1,229	27,200	1,550	47	—	—
Prudential (Limited) (Indus- trial Branch).	128	31 Dec. „	4,960,756	—	478,032	—	—	52,194	From Ordinary Branch
Refuge (Limited) (Indl. Br.)	2	31 Dec. „	930,999	—	14,571	—	11	—	—
Universal (Limited) - -	225	31 Dec. „	343	—	—	—	—	{ 2,450 1,200	Capital - - - Debenture Capital - - -
Wesleyan and General -	58	31 Dec. „	364,406	—	12,857	84	22	—	—
Yorkshire Provident (Ltd.) -	132	31 Dec. „	10,103	—	102	—	1	38	Capital - - -
		TOTAL - £.	8,078,728	11,534	563,530	5,085	992	133,986	—

ORDINARY

O U

Claims.	Cash Bonuses and Re- duction of Pre- miums.	Sur- renders.	An- nuities.	Com- mission.	Expenses of Manage- ment.
£.	£.	£	£.	£.	£.
300,679	6,570	15,277	15,399	59,808	32,687
287,644	2,570	30,543	19,084	21,480	*46,734
225,709	26,754	15,652	—	28,450	29,985
50,378	—	1,544	6,768	2,108	4,290
308,942	25,639	38,073	4,725	30,397	23,362
113,554	17,162	2,105	—	3,374	8,136
73,462	1,248	3,519	—	1,658	6,247
6,369	—	409	—	959	1,783
*3,310	—	—	—	700	700
42,502	707	4,222	2,073	2,916	7,592
60,195	62	2,727	10,549	4,580	7,532
15,597,349	1,081,438	992,682	1,603,069	1,167,111	1,751,603

INDUSTRIA

2,532	—	318	—	2,721	3,577
53,822	—	—	—	24,788	32,131
248,090	—	20,712	12	132,368	129,584
33,828	—	228	91	19,010	25,341
110,939	—	327	2,550	53,798	79,954
11,691	—	13	2,543	9,428	37,404
6,915	—	2,146	—	3,108	21,037
1,540	—	—	—	1,063	4,914
222,835	559	1,093	872	139,918	162,150
1,891,030	—	11,547	—	1,411,652	630,825
403,021	—	—	—	190,373	301,782
254	—	—	—	42	2,019
141,732	—	8,613	619	101,265	70,882
3,678	—	—	10	1,946	4,350
3,131,916	559	44,997	6,697	2,091,480	1,505,950

N A M E.	Capita Monies
Absolute (Limited) - - - -	£. 13,78
Abstainers and General (Limited) (Ordinary Branch).	15,00
Alliance - - - - -	550,00
Atlas - - - - -	144,00
British Empire - - - - -	—
British Equitable - - - - -	57,5 ¹)
British Homes (Limited) - - -	40,9
British Life (Limited) - - - -	25,00
British Natural-Premium (Limited)	32,70
Caledonian - - - - -	107,5 nd
City of Glasgow - - - - -	60,00
Clergy Mutual - - - - -	—
Clergy Pensions - - - - -	—
Clerical, Medical, and General	50,00
Commercial Union (Limited) -	550,00
Co-operative (Limited) - - -	10,00
Customs Fund - - - - -	— £.
Eagle - - - - -	167,80
Economic - - - - -	—
Edinburgh - - - - -	122,30
English and Scottish Law - - -	70,0 ^{ed})
Equitable - - - - -	— y of
Equity and Law - - - - -	60,00
Friends' Provident - - - - -	— ral
General - - - - -	50,00
Gresham (Limited) - - - - -	22,5 ¹)
Guardian (Limited) - - - - -	1,000,0 ^{ow} 3r.)
Hand-in-Hand - - - - -	—
Imperial Life - - - - -	197,0 ¹)
Itinerant Methodist Preachers'	—
Lancashire - - - - -	272,40
Law Life - - - - -	1,024,00
Law Union and Crown - - - -	373,0 ^{neh}
Legal and General - - - - -	188,0 ^h)
Life and Health (Limited) - - -	30,00
Life of Scotland - - - - -	87,00

ORDINARY LIFE COMPANIES.

LIABILITIES.

	Life and Annuity Funds.	Fire Funds.	Marine Funds.	Reserve Funds.	Profit and Loss Balances.	Outstanding Claims.	Outstanding Accounts.	Miscella- neous.	
St	£.	£.	£.	£.	£.	£.	£.	£.	
Sub	10,375	—	—	—	—	—	5,801	20,000	Debentures
U	127,432	—	—	—	—	1,035	1,456	732	General Revenue and Ac-
U	3,125,359	787,373	—	—	90,208	108,593	4,470	2,795	cident Account
U	1,602,413	385,000	—	52,909	30,343	102,115	1,480	86,486	Deposits
U	2,673,899	—	—	52,440	—	38,720	3,208	—	Leasehold and Investment
U	1,661,032	—	—	—	—	13,674	794	—	Policies Fund.
V	628	—	—	—	—	—	3,632	12,000	Life Invest. Reserve Fund
V	1 389	—	—	—	—	—	225	2,019	—
W	85,156	—	—	—	—	—	20,200	3,820	Debentures
Y	1,645,364	436,703	—	—	87,441	94,980	8,200	22,405	Deposits
58	2,431,989	—	—	—	—	50,239	12,833	—	Temporary Loan
60	4,123,529	—	—	—	—	44,499	—	—	Endowment Cert. and
60	216,393	—	—	—	—	—	1,006	—	General Fund
60	3,590,306	—	—	—	—	41,458	13,459	—	—
AD	2,830,221	1,203,179	331,446	200,000	147,123	177,444	28,231	28,087	Grantee and Pension Fds.
00	20,865	43,292	—	10,547	2,189	117	1,755	35,605	Investment Reserve Fds.
Bi	506,872	—	—	—	—	13,680	1,448	5,055	Fidelity Fund
Bi	2,487,799	—	—	—	—	64,123	398	—	In trust
68	3,996,933	—	—	—	—	70,090	4,202	—	—
La	3,280,212	—	—	—	—	32,674	3,345	—	—
La	2,251,068	—	—	—	—	42,604	6,682	50,000	Investment Reserve Fund
00	4,506,436	—	—	—	—	21,343	—	—	—
M	3,376,328	—	—	—	—	32,778	11,571	—	—
N	2,753,845	—	—	—	—	14,189	1,850	14,436	Investment Reserve Fund
N	1,667,706	2,156	—	50,000	19,991	17,136	6,474	2,591	Agents' Mutual Surety
P00	6,885,433	—	—	—	—	50,147	5,440	—	—
P78	2,928,999	533,800	—	—	107,700	121,739	9,489	30,000	Investment Reserve Acct.
00	2,835,811	—	—	—	—	69,971	7,263	5,814	Life Invest. Reserve Fund
R	2,314,230	—	—	—	—	59,092	1,749	30,000	Accident Fund
U	388,236	—	—	—	—	—	—	—	Temporary Loan
372	1,078,086	318,000	—	See Fire Fd.	18,090	108,273	10,556	18,274	Invest. Fluctuation Fund
V	3,926,157	—	—	—	—	55,597	500	2,185	Accident Fund
Y	3,713,202	155,000	—	—	29,902	67,655	1,995	4,781	—
86	3,215,254	—	—	—	—	47,078	2,090	6,001	General Fund
86	149	—	—	1,000	—	238	527	1,262	Acc. and Emp. Liability
86	4,948,148	—	—	—	—	71,717	—	—	Account.
86									Investment Sinking Fund
86									Accident and General Fd.

Mortgages.	Loans on Policies.	Loans on Rates.
£.	£.	£.
2,500	—	—
93,837	4,177	—
1,281,375	132,393	408,259
458,283	67,963	394,525
1,135,831	156,252	8,680
190,008	75,446	—
29,214	—	—
2,118	—	—
—	15	64,408
331,393	85,932	277,083
543,345	98,882	223,148
1,662,758	275,464	577,958
63,600	3,803	—
1,422,818	153,541	411,002
1,750,094	79,891	369,641
7,392	362	29,889
361,244	21,950	—
1,604,352	100,686	95,329
850,115	169,755	596,683
1,053,928	155,115	185,977
608,371	79,028	102,327
1,654,974	187,519	1,278,885
1,581,761	105,895	—
1,268,645	256,455	725,369
376,464	90,765	117,636
756,837	543,184	35,334
1,955,860	66,564	232,867
742,576	127,436	125,714
847,242	95,612	165,478
—	—	—
278,284	41,148	82,850
2,112,784	103,942	522,423
1,709,711	123,294	201,713
2,205,010	32,877	—
1,700	—	5,500
1,169,181	320,688	789,161

N A M E.	Capita Monie.
	£.
Liverpool and London and Globe	245,6
London and Lancashire	30,1
London Assurance	448,2
London, Ed. & Glas. (Ld.) (Parteg. Br.) (For combined Bal. Sheet, see Summary of the Industrial Companies.)	—
London Life (Limited)	d.)
Marine and General	—
Metropolitan	—
National Mutual	—
National of Ireland	100,0
National Provident	—
North British and Mercantile	687,5
Northern	300,0
Norwich Union Life	—
Patriotic	118,9
Pelican	179,2
Pioneer (Limited)	41,7
Provident	50,8
Provident Clerks	—
Provident Free Home (Limited)	25,0
Prudential (Ltd.) (Ordinary Branch)	—
Refuge (Limited) (Ordinary Branch)	—
Rock	1,041,3
Royal	375,7
Royal Exchange	689,3
Royal National Pension Fund for Nurses.	—
Sceptre (Limited)	10,4
Scottish Accident (Limited)	25,0
Scottish Amicable	—
Scottish Equitable	—
Scottish Imperial	61,0
Scottish Life (Limited)	50,0

RETURNS RELATING TO

ORDINARY LIFE COMPANIES—continued.

LIABILITIES.

	Life and Annuity Funds.	Fire Funds.	Marine Funds.	Reserve Funds.	Profit and Loss Balances.	Outstanding Claims.	Outstanding Accounts.	Miscel- laneous.	
Sta	£.	£.	£.	£.	£.	£.	£.	£.	
Sta ¹⁰	5,220,709	740,000	—	1,300,000	1,221,312	215,047	13,784	200,846 1,102,800 69,733	Invest. Fluctuation Fund Globe Annuitants Perm. Fire Pol. Dep. Fd.
U ⁹⁸	1,276,250	—	—	—	—	15,897	1,750	—	—
U ⁷⁵	2,147,480	675,052	181,311	310,000	133,027	92,841	19,672	7,186	Clerks' Savings Fund
U ¹	—	—	—	—	—	—	—	—	—
U ¹	4,439,505	—	—	49,275	—	40,703	3,402	14,442 35,403	Premium Accumulation Invest. Fluctuation Fund
V ¹	941,839	—	—	—	—	3,241	761	—	—
V ¹	2,038,008	—	—	—	—	1,700	949	17,500	Investment Reserve Fund
W ³	2,584,078	—	—	—	—	37,857	6,912	16,350	Investment Reserve Fund
Y ⁰⁰	251,671	91,074	—	—	8,988	72,983	4,012	8,987 4,220	Loan Account Invest. Fluctuation Fds.
—	5,266,584	—	—	—	—	31,550	7,032	69,710 14,513	Invest. Reserve Account Superannuation Fund
—	10,507,010	2,119,703	—	See Fire Fd.	645,756	266,162	71,039	78,203	Superannuation Fund
—	3,505,873	1,272,716	—	—	192,804	124,533	12,897	25,382 7,020	Staff Pension Fund Trust Funds
—	3,645,691	—	—	—	—	85,507	8,672	—	—
A ³⁵	179,417	54,000	—	—	6,525	27,918	2,375	5,378 5,441 500	Employers' Liability, &c. Fund Investment Reserve Fund Security Deposits
B ²⁹	1,220,517	—	—	—	—	26,306	1,400	24,000	Investment Reserve Fund
B ²⁴	3,882	—	—	—	—	—	3,582	826	Accident Fund
L ²⁹	3,170,080	—	—	—	—	65,516	5,726	463	Staff Guarantee Fund
L ⁰	1,945,647	—	—	—	—	18,847	700	10,000	Investment Reserve Fund
C ⁰⁰	381,529	—	—	—	—	828	—	—	—
M	17,156,393	—	—	—	—	115,497	—	558	Sickness Fund
N ¹	795,719	—	—	—	—	—	—	—	—
N ⁷⁹	2,161,394	—	—	—	—	9,270	742	25,000 5,540	Invest. Reserve Fund Accident Account
P ⁰²	5,830,493	928,000	—	1,582,394	908,944	172,363	24,710	45,153 50,178	Perpetual Insurance Acct. Superannuation Fund
P ⁷	—	—	—	—	—	—	—	—	—
R ²⁰	2,456,804	214,879	132,128	See Profit & Loss.	689,676	136,538	53,861	11,362 7,500 41,047	Clerks' Savings Security Deposits Pension Fund
U ³	355,314	—	—	—	—	—	—	3,355 94,749 4,997	Sickness Fund Bonus, &c., Funds Reserve Fund
V ¹	—	—	—	—	—	—	—	—	—
Y ⁸⁵	763,179	—	—	—	—	1,645	123	—	—
Y ⁰⁰	5,845	—	—	—	—	200	6,292	43,353	Accident and Fidelity Fds.
—	3,974,605	—	—	—	—	52,098	—	—	—
—	4,153,187	—	—	—	—	76,895	8,715	50,000 12,908	Investment Reserve Fund Temporary Loan
—	486,631	—	—	—	—	14,173	12	—	—
—	465,591	—	—	—	—	572	1,387	16,253	Accident and General Fds.

Mortgages.	Loans on Policies.	Loans on Rates.	British Govern- ment Securities.	\$
£.	£.	£.	£.	
1,640,519	141,532	569,577	119,452	
161,893	124,107	11,984	4,085	
837,101	52,635	627,691	202,909	
—	—	—	—	
1,549,302	456,479	993,202	—	
81,858	25,645	—	4,833	
541,185	217,323	563,132	—	
697,160	150,448	166,950	57,911	
121,574	12,192	—	44,230	
2,578,029	380,745	487,234	—	
3,216,689	328,988	1,178,727	550,000	
391,178	152,016	1,325,067	207,470	
1,689,132	134,964	180,961	30,457	
119,905	8,792	4,926	7,198	
461,344	38,625	21,425	—	
6,712	—	—	6,567	
1,104,839	208,355	136,345	22,109	
306,182	161,750	288,640	21,300	
68,162	—	2,340	13,256	
3,041,968	690,260	450,802	1,569,461	3.
94,595	—	80,000	—	
1,408,338	70,988	—	37,151	
2,032,007	299,074	694,063	255,663	
1,182,847	82,786	469,208	243,372	
—	—	16,383	31,133	
82,228	34,725	172,653	—	
2,051	—	962	8,126	
537,933	276,505	524,207	—	
2,216,966	220,010	338,961	80,013	3
60,589	29,371	—	—	
113,983	20,468	5,489	—	
244.				

N A M E.

Scottish Metropolitan (Limited)	-
Scottish Provident	-
Scottish Temperance (Limited)	-
Scottish Union and National	-
Scottish Widows' Fund	-
Sickness, Accident, and Life (Ltd.)	-
Standard	-
Star	-
Sun Life	-
Union	-
United Kent Life (Limited)	-
United Kingdom Temperance and General.	-
Universal	-
University	-
Victoria Mutual (Limited)	-
Vulcan (Limited)	-
Westminster and General	-
Yorkshire	-
£.	

Abstainers and General (Limited) (Industrial Branch). (For combined Bal. Sheet, see Summary of Ordinary Companies).	-
British Legal (Limited)	-
British Workman's and General (Limited).	-
London and Manchester (Limited)	-
London, Edinburgh, and Glasgow (Limited) (Non-Participating Br.)	-
Methodist and General (Limited)	-
National Guardian (Limited)	-
New Era (Limited)	-
Pearl (Limited)	-
Prudential (Ltd.) (Industrial Branch)	-
Refuge (Ltd.) (Industrial Branch)	-
Universal (Limited)	-
Wesleyan and General	-
Yorkshire Provident (Limited)	-
£.	

RETURNS RELATING TO

ORDINARY LIFE COMPANIES—*continued.*

LIABILITIES.

Capital Monies.	Life and Annuity Funds.	Fire Funds.	Marine Funds.	Reserve Funds.	Profit and Loss Balances.	Outstanding Claims.	Outstanding Accounts.	Miscella- neous.	
£.	£.	£.	£.	£.	£.	£.	£.	£.	
80,000	386,993	—	—	—	—	3,156	1,562	6,193	Accident and General
—	10,872,257	—	—	—	—	77,377	11,800	70,000	Investment Reserve Fund
29,153	441,755	—	—	—	—	3,250	2,356	9,357	Accident and General
300,000	3,855,829	280,000	—	235,000	78,703	127,560	20,844	360	Security Deposits
—	14,420,122	—	—	—	—	258,702	49,202	124,644	Invest. and Exchange
16,100	12,068	—	—	—	—	2,904	414	43,982	Sickness Fund.
120,000	8,789,725	—	—	—	—	170,362	11,072	22,355	General Fund.
5,000	4,679,168	—	—	—	—	51,543	—	9,392	Staff Deposit Fund
384,362	3,770,355	—	—	—	—	50,654	29,414	80,000	Reserve Fund
180,000	2,245,492	418,539	—	Life, 350,000	59,997	80,450	24,348	59,787	Accident and General
144,306	519,811	—	—	—	—	22,135	32	20,000	Invest. Fluctuation Fund
—	6,838,770	—	—	—	—	39,605	8,219	3,060	Superannuation Fund
64,568	877,616	—	—	—	—	19,830	3,899	—	—
29,900	1,056,807	—	—	—	—	15,448	3,260	—	—
—	92,155	—	—	—	—	—	—	2,639	Health Assurance Fund
187,500	1,629	—	—	8,371	—	7,745	4,218	973	Investment Conting.
35,935	614,213	—	—	—	—	7,225	1,441	28,934	General Revenue Account
50,000	861,127	240,000	—	—	25,916	22,587	2,895	725	Loans Reserve Fund
11,430,781	228,874,161	10,898,466	644,885	4,201,936	4,504,725	4,300,218	617,812	1,119	Accident Fund
								3,541,211	

INDUSTRIAL LIFE COMPANIES.

—	—	—	—	—	—	—	—	—	—
3,289	183,140	—	—	—	—	—	71	1,820	Suspense Account
25,000	406,857	—	—	—	—	1,307	—	17,000	Investment Reserve Fund
6,652	156,305	—	—	—	—	—	—	1,453	Employers' Deposit Fund
262,678	211,535	—	—	—	—	2,067	5,808	7,591	Sickness, &c., Fund
—	37,456	—	—	—	—	—	537	966	Security Deposits
20,331	7,751	—	—	—	—	—	12,952	2,202	Health Fund
38,117	279	—	—	—	—	250	1,326	6,131	Accident Fund
20,454	813,108	—	—	—	—	—	160	99,650	Debenture Stock
1,000,000	14,538,953	—	—	750,000	—	38,307	—	—	—
100,000	495,487	—	—	—	—	—	—	—	—
23,019	—	—	—	—	—	35	230	901	Temporary Loan
—	373,756	—	—	—	—	—	—	3,569	Forfeited Shares
14,458	—	—	—	—	—	—	—	74,382	Sickness Fund
1,513,998	17,224,627	—	—	750,000	—	41,966	21,126	1,908	Agents' Guarantee Fund
								—	—

THE L

SUMMARY OF

Mortgages.	Loans on Policies.	Loans on Rates.
£.	£.	£.
179,912	15,566	3,054
5,641,361	655,731	928,501
247,430	12,748	—
1,144,159	126,790	502,095
5,543,843	1,233,994	1,460,353
609	—	4,510
5,274,160	442,701	296,798
827,907	342,487	246,163
959,775	123,685	111,962
1,161,224	89,966	116,700
421,782	24,052	23,849
993,777	617,049	734,665
226,916	39,377	258,569
436,192	28,209	29,625
3,750	3,383	16,403
—	—	6,056
52,650	26,774	300
446,214	24,353	115,803
82,022,126	11,881,691	22,194,242

—	—	—
118,102	—	39,594
135,438	17,826	17,111
24,479	—	27,637
11,448	—	33,965
18,350	303	—
2,725	—	—
—	—	—
147,814	4,712	35,796
1,250,145	—	6,154,761
54,110	—	228,161
150	—	—
320,804	15,188	17,929
—	—	632
2,083,565	38,029	6,555,586

I N C O M E.

Ordin
Comp

	£
Balance at the beginning of the Year -	224,37
Adjustments ; for capital removed from life account in the case of two companies now transacting other business (- 1,024,398 <i>l.</i> and - 1,052,057 <i>l.</i>), for one Return discontinued (- 10,183 <i>l.</i>); and for two transferred from ordinary to industrial class (- 28,254 <i>l.</i> and - 2,147 <i>l.</i>) -	-2,11
	222,25
Premiums -	20,82
Consideration for Annuities -	2,35
Interest and Dividends (less Tax) -	8,31
Increase in Value of Investments -	41
Fines, Fees, &c. -	1
Capital Paid-up -	3
Customs Timber Measuring, &c. -	—
Transfers from other Accounts -	2
Miscellaneous -	5
	£. 254,34

* This Balance includes the whole of the Life an

LIABILITIES.

Ordi
Comp

Paid-up Capital (including sundry Shareholders' Balances) -	11,41
Life and Annuity Funds -	228,81
Fire Funds of Companies transacting Life Business -	10,81
Marine Funds of Companies transacting Life Business -	6
Reserve Funds -	4,2
Other Funds -	1,2
Profit and Loss Balances -	4,5
Depreciation and Investment Balances -	1,1
Globe Annuitants (Liverpool and London) -	1,1
Outstanding Claims -	4,3
Outstanding Accounts -	6
Temporary Loans -	—

£ 269,1

RETURNS RELATING TO

LIFE COMPANIES OF THE UNITED KINGDOM.

THE LIFE ASSURANCE AND ANNUITY REVENUE ACCOUNTS.

Ordinary Companies.	Industrial Companies.	TOTAL.	OUTGO.	Ordinary Companies.	Industrial Companies.	TOTAL.
£.	£.	£.		£.	£.	£.
2,455	16,969,333	241,341,788	Claims - - - - -	15,597,349	3,131,916	18,729,265
			Cash Bonuses and Reduction of Premiums	1,081,438	559	1,081,997
			Surrenders - - - - -	992,682	44,997	1,037,679
			Annuities - - - - -	1,603,069	6,697	1,609,766
17,039	+ 30,401	-2,086,638	Commission - - - - -	1,167,111	2,091,480	3,258,591
5,416	16,999,734	239,255,150	Expenses of Management - - -	1,751,603	1,505,950	3,257,553
9,017	8,078,728	28,907,745	Bad Debts - - - - -	8,862	87	8,949
6,812	11,534	2,368,346	Decrease in Value of Investments - -	345,679	5,016	350,695
10,852	563,530	8,954,382	Interest on Capital and Dividends and Bonuses to Shareholders - - -	381,680	458,047	839,727
6,552	5,085	421,637	Transfers to other Accounts - - -	63,749	156,557	220,306
3,725	992	14,717	Miscellaneous - - - - -	10,384	—	10,384
4,839	52,143	86,982	Balance* at the end of the Year - -	231,339,585	18,392,283	249,731,868
3,354	—	3,354				
21,043	81,843	102,886				
21,581	—	21,581				
13,191	25,793,589	280,136,780		£. 254,343,191	25,793,589	280,136,780

and Annuity Funds (246,098,788£.), and, in addition, the Capital of Companies whose business is limited to Life Assurance only.

SUMMARY OF THE BALANCE SHEETS.

Ordinary Companies.	Industrial Companies.	TOTAL.	ASSETS.	Ordinary Companies.	Industrial Companies.	TOTAL.
£.	£.	£.		£.	£.	£.
30,781	1,513,998	12,944,779	Mortgages - - - - -	82,022,126	2,083,565	84,105,691
74,161	17,224,627	246,098,788	Loans on Policies - - - - -	11,881,691	38,020	11,919,720
			Ditto Rates - - - - -	22,194,243	6,555,586	28,749,829
98,466		10,898,466	British Government Securities - - -	4,827,716	1,823,764	6,651,480
44,885		644,885	Indian and Colonial Government Securities	18,145,692	356,561	18,502,253
01,936	750,000	4,951,936	Foreign Government Securities - - -	8,613,392	397,774	9,011,166
68,858	199,100	1,467,958	Debentures - - - - -	45,866,737	1,906,026	47,772,763
04,725	—	4,504,725	Shares and Stocks - - - - -	32,143,345	78,673	32,222,018
22,825	18,820	1,141,645	Companies' own Shares - - - - -	638,748	—	638,748
02,800		1,102,800	Land and House Property and Ground Rents - - - - -	20,329,664	5,159,711	25,489,375
00,218	41,966	4,342,184	Life Interests and Reversions - - -	6,521,040	2,007	6,523,047
17,812	21,126	638,938	Loans on Personal Security - - - -	1,582,065	7,359	1,589,424
46,728	6,039	52,767	Agents' Balances and Outstanding Premiums - - - - -	5,505,679	508,022	6,013,701
			Outstanding Interest - - - - -	2,458,111	175,187	2,633,298
			Cash, Deposits, Stamps, &c. - - -	6,066,186	246,275	6,312,461
			Customs Timber Measuring Balances, &c. -	3,014	—	3,014
			Deficiencies, Preliminary Expenses, &c. -	214,746	437,137	651,883
914,195	19,775,676	288,789,871		£. 269,014,195	19,775,676	288,789,871

INCREASE (+) or DECREASE (—) in the Chief Items of this Year's Summary as compared with the corresponding Items for the previous Year.

	Ordinary Companies.	Industrial Companies.
	£	£
INCOME.		
Premiums - - - - -	+ 629,631	+ 508,578
Consideration for Annuities - - - - -	+ 370,920	+ 9,899
Interest and Dividends (less Tax) - - - - -	+ 192,322	+ 40,169
Net Result of Realisation and Re-valuation of Investments - - - - -	— 102,248	+ 1,781
OUTGO.		
Claims - - - - -	+ 2,420,449	+ 219,870
Annuities - - - - -	+ 98,844	+ 1,555
Surrenders - - - - -	+ 62,343	+ 7,161
Commission - - - - -	+ 11,759	+ 139,081
Expenses of Management - - - - -	+ 7,458	+ 185,811
LIABILITIES.		
Paid-up Capital (including sundry Shareholders' Balances) - - - - -	+ 102,819	+ 62,183
Life and Annuity Funds - - - - -	+ 9,038,355	+ 1,377,899
ASSETS.		
Mortgages (including Loans on Rates) - - - - -	+ 583,607	+ 962,655
Life Interests and Reversions - - - - -	+ 587,856	— 12
Loans on Policies - - - - -	+ 574,941	— 1,627
British Government Securities - - - - -	+ 63,090	+ 181,122
Indian and Colonial Government Securities - - - - -	+ 306,661	+ 10,903
Foreign Government Securities - - - - -	+ 1,035,692	+ 57,930
Debentures - - - - -	+ 2,324,472	+ 108,323
Shares and Stocks - - - - -	+ 3,426,048	+ 3,546
Companies' own Shares - - - - -	— 3,144	—
Land and House Property and Ground Rents - - - - -	+ 1,501,091	+ 367,209
Loans on Personal Security - - - - -	— 6,488	+ 1,619

The total number of Companies appearing in the above Summary is **95**, of which **81** have been classed as Ordinary, **10** as Industrial, and **4** appear in both classes, the returns of these Companies showing the Ordinary and Industrial business separately. The returns of the British Homes, the Life and Health, the New Era, and the Sickness, Accident, and Life are included for the first time.

During the year three names have been removed from the Official List of Companies, viz. :—

Law Property ;
 Old Age Pension and Life Assurance ; } which are in liquidation ; and the
 Wool Industries Employers' ; where the deposit was returned, the Memo-
 randum of Association being altered to exclude Life Business ;

And one name has been added, viz. :—

United Provident Assurance Company, Limited;

in which case the Board of Trade have issued their Warrant under the provisions of Section 1 of the Life Assurance Companies Act, 1872.

SUMMARY OF THE ASSURANCES IN FORCE.

As shown by the last Returns of the Companies.

ORDINARY BUSINESS.

	WITH PROFITS.		WITHOUT PROFITS.		TOTAL.		Re-assurances.	Net
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Amount.
ASSURANCES.		£.		£.		£.	£.	£.
Whole Term of Life -	775,055	373,994,760	133,856	67,583,918	908,911	441,578,678	24,846,714	416,731,964
Limited Number of Premiums.	41,644	24,983,692	8,269	3,420,968	49,913	28,404,660	1,348,793	27,055,867
	816,699	398,978,452	142,125	71,004,886	958,824	469,983,338	26,195,507	443,787,831
Endowments - - -	1,929	407,506	14,763	3,778,867	16,692	4,186,373	10,500	4,175,873
Endowment Assurances -	704,247	118,468,766	45,181	14,333,867	749,428	132,802,633	1,907,154	130,895,479
Joint Lives - - -	15,851	3,300,475	2,569	1,105,386	18,420	4,405,861	392,369	4,013,492
Last Survivor - - -	944	761,087	1,123	1,411,962	2,067	2,173,049	362,652	1,810,397
Contingent - - -	17	22,568	3,850	5,609,222	3,867	5,631,790	1,358,877	4,272,913
Issue - - -	4	13,500	1,213	4,590,751	1,217	4,604,251	1,326,493	3,277,758
Miscellaneous - - -	2,313	1,267,008	6,778	8,871,690	9,091	10,138,698	1,781,728	8,356,970
	1,542,004	523,219,362	217,602	110,706,631	1,759,606	633,925,993	33,335,280	600,590,713
ANNUITIES.								
Immediate - - -	-	-	-	-	26,054	1,510,028	41,429	1,468,599
Deferred - - -	-	-	-	-	10,905	291,638	15,173	276,465
	-	-	-	-	36,959	1,801,666	56,602	1,745,064

INDUSTRIAL BUSINESS.

(Sickness and Friendly Society Contracts not included.)

	WITH PROFITS.		WITHOUT PROFITS.		TOTAL.		Re-assurances.	Net
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Amount.
ASSURANCES.		£.		£.		£.	£.	£.
Whole Term of Life -	-	-	-	-	16,388,447	157,743,192	1,000	157,742,192
Limited Number of Premiums.	-	-	-	-	1,398	13,982	500	13,482
	-	-	-	-	16,389,845	157,757,174	1,500	157,755,674
Endowments - - -	-	-	-	-	957,426	7,737,657	-	7,737,657
Endowment Assurances -	-	-	-	-	186,044	1,996,035	88	1,995,947
Joint Lives - - -	-	-	-	-	323,814	5,158,369	-	5,158,369
Contingent - - -	-	-	-	-	4	1,910	400	1,510
Miscellaneous - - -	-	-	-	-	1	300	-	300
	-	-	-	-	17,857,134	172,651,445	1,988	172,649,457
ANNUITIES.								
Immediate - - -	-	-	-	-	63	3,185	-	3,185
Deferred - - -	-	-	-	-	2	123	-	123
	-	-	-	-	65	3,308	-	3,308

The above figures are based on returns deposited, for the most part, during the last five years, and are, therefore, merely an approximation to the amount of contracts in force at the present time. In the case of two Companies, viz., the Customs Fund and the Northern, the amount of business at a more recent date has been included. The figures of the Colonial and Foreign Companies have been excluded, as their returns do not separately show the extent of business in the United Kingdom.

RETURN.

Life Assurance Companies.

Presented to the House of Representatives of the United States
in July, 1890.

1890.

SELECTED FOR THE HOUSE OF REPRESENTATIVES BY THE

COMMISSIONERS OF THE GENERAL LAND OFFICE.

AND FOR THE HOUSE OF REPRESENTATIVES BY THE
COMMISSIONERS OF THE GENERAL LAND OFFICE, JULY 1890.

JOHN H. HARRIS & Co. 15 BAYARD STREET, BOSTON, MASS.

ALBANY, N.Y. & THE HOUSE OF REPRESENTATIVES, U.S. SENATE,

1890.

1890.

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